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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	New York Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2019 Rate Increase/145NYL-30.02		

## Filing at a Glance

Company:	New York Life Insurance Company
Product Name:	Long-Term Care
State:	District of Columbia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	11/15/2019
SERFF Tr Num:	NWLT-131979679
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	4.0
Implementation	On Approval
Date Requested:	
Author(s):	Jeanette Slabaugh, Sheryl Babcock, Tanisha Duwearatchi, Travis Reisch, John Hebig, Joe Neary
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	New York Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2019 Rate Increase/145NYL-30.02		

## General Information

Project Name: 2019 Rate Increase	Status of Filing in Domicile: Pending
Project Number: 145NYL-30.02	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: This filing was submitted in New York on October 14, 2019.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 23.4%	Filing Status Changed: 11/15/2019
	State Status Changed:
Deemer Date:	Created By: Joseph Carlstrom
Submitted By: Jeanette Slabaugh	Corresponding Filing Tracking Number:

### Filing Description:

ILTC-4300, et al. and INH-4300, et al. represent individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in the District of Columbia from July 1997 through December 2003 and are no longer being marketed in any jurisdiction.

New York Life is requesting the approval of an average premium rate increase of 23.4% on these policy forms. The premium rate increase currently being requested is necessary due to emerging and projected experience running more adverse than previously expected.

The company is requesting an 80.0% rate increase for policyholders with an attained age under 69, a 45.0% rate increase for policyholders with an attained age of 69 to 73, and a 0.0% rate increase for policyholders with an attained age 74 or above as of January 1, 2020.

New York Life acknowledges District of Columbia Bulletin 03-PPI-005-11/24 which limits any annual rate increase to no more than 10%, and that the requested rate increase would result in an increase greater than 10% for most policyholders. However, the company requests an opportunity to work with the Department so that the requested increase may be approved in its entirety.

Policyholders who reach attained age 74 as of January 1, 2020 will not receive a rate increase on their current premium. However, for those policyholders who have an attained age of 74 or older as of January 1, 2020, the 45.0% premium rate increase will apply to any voluntary plan changes elected by the policyholder after the implementation date of the rate increase or any voluntary future purchase options elected by the policyholder. Policyholders who have not reached attained age 74 as of January 1, 2020 will receive the rate increase on any future benefit changes regardless of age.

Policyholders who had reached attained age 75 at the time of implementation of the rate increase approved in 2013 will not receive a rate increase on any premium including voluntary plan changes or voluntary future purchase options elected by the policyholder.

As noted in the actuarial memorandum, although our analysis indicates that a rate increase is necessary at all ages, we have decided to reduce the increase for any of our insureds who have attained age of 69 to 73 and forgo the increase for any of our insureds who have attained age 74 and above as of January 1, 2020. The company will be absorbing the cost of reducing the increase for those policyholders who have reached attained age 69 and the increases on those below attained age 69 have not been increased to subsidize insureds with attained ages 69 and higher.

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New York Life has elected to take a unique approach to our current request for a premium rate increase by guaranteeing premium rates in the future where the full amount of our requested premium increase is approved. As such, the company will update each policyholder's policy, via an endorsement, to be non-cancellable rather than guaranteed renewable for those policy forms where our request is approved.

Making rates non-cancellable is extremely valuable to the policyholder. It would help eliminate policyholders' concerns about receiving another rate increase in the future as policyholders would benefit from a guaranteed rate for the life of their contract. Guaranteed rates would help them make a more informed decision about their options once the premium increase is implemented.

In addition to guaranteeing premiums for all policyholders who receive a premium increase, policies subject to the attained age carve-out referenced above will also be non-cancellable for those policy forms where the full amount of the premium increase is approved. Policies will also be non-cancellable if the policyholder is on claim, or if the policyholder changes benefits.

If less than the fully requested amount is approved, each policyholder's contract will remain guaranteed renewable. In that case, the company will continue to monitor the business and reserves the right to request additional rate increases in the future.

As noted in the actuarial memorandum, one prior increase has been approved and implemented on these forms. On February 20, 2013, we filed for an average premium increase of 22.2%. On August 16, 2013, a 10.0% rate increase was approved and implemented on each contract's next billing anniversary beginning January 11, 2014 for policyholders with an attained age under 75 and a 0.0% rate increase for policyholders with an attained age of 75 or above.

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will also offer a contingent nonforfeiture benefit to policyholders who receive a rate increase and do not have the optional nonforfeiture benefit.

New York Life plans to file a "Non-Cancellable - Endorsement" for approval in the near future. This endorsement would be attached to all policies issued on these forms in the state upon implementation of the full rate increase.

## Company and Contact

### Filing Contact Information

Jeanette Slabaugh, Senior Associate - Compliance	jslabaugh@newyorklifeltc.com
11501 Burnet Rd., Bldg. 906	512-344-5823 [Phone]
Suite 600	770-406-4614 [FAX]
Austin, TX 78758	

### Filing Company Information

New York Life Insurance Company	CoCode: 66915	State of Domicile: New York
11501 Burnet Rd.	Group Code: 826	Company Type: Long-Term
Building 906, Suite 600	Group Name:	Care
Austin, TX 78758	FEIN Number: 13-5582869	State ID Number:
(800) 723-5555 ext. [Phone]		

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<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2019 Rate Increase/145NYL-30.02		

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	New York Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long-Term Care		
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Review & Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	5.500%
<b>Effective Date of Last Rate Revision:</b>	01/11/2014
<b>Filing Method of Last Filing:</b>	Review & Approval
<b>SERFF Tracking Number of Last Filing:</b>	NWLT-128846800

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
New York Life Insurance Company	429.600%	23.400%	\$29,704	71	\$127,073	80.000%	0.000%

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	ILTC-4300 et al., INH-4300 et al.	Revised	Previous State Filing Number: NWLT-128846800 Percent Rate Change Request: 23.4	Rates_4.0_DC_AttAge_0-68_20191115.pdf, Rates_4.0_DC_AttAge_69-73_20191115.pdf,

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With No Inflation Benefit

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age		Policy Lifetime Maximum Benefit					Issue Age	
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		10.64	12.35	13.73	15.57	18.74	18-34	
35-39		12.60	14.72	16.42	18.47	22.18	35-39	
40-44		16.04	18.94	21.13	23.63	28.33	40-44	
45-49		22.05	26.24	29.34	32.63	39.01	45-49	
50		31.66	37.75	42.19	46.76	55.76	50	
51		35.28	42.10	47.11	52.13	62.14	51	
52		38.97	46.57	52.11	57.62	68.65	52	
53		42.01	50.33	56.38	62.23	74.16	53	
54		45.09	54.16	60.71	66.89	79.74	54	
55		48.22	58.09	65.16	71.69	85.48	55	
56		51.50	62.21	69.84	76.70	91.48	56	
57		54.97	66.58	74.79	82.03	97.81	57	
58		58.43	70.92	79.70	87.32	104.09	58	
59		62.24	75.71	85.10	93.19	111.02	59	
60		66.56	81.13	91.22	99.77	118.80	60	
61		71.51	87.30	98.17	107.30	127.67	61	
62		77.18	94.37	106.15	115.90	137.81	62	
63		83.97	102.80	115.65	126.23	149.92	63	
64		91.66	112.39	126.43	137.88	163.62	64	
65		100.33	123.16	138.56	151.00	179.03	65	
66		110.03	135.22	152.12	165.60	196.24	66	
67		120.80	148.61	167.24	181.82	215.30	67	
68		132.14	162.67	183.11	198.65	235.17	68	
69		144.81	178.40	200.90	217.48	257.40	69	
70		159.03	196.06	220.88	238.64	282.38	70	
71		175.00	215.93	243.34	262.51	310.57	71	
72		192.89	238.23	268.56	289.40	342.31	72	
73		214.24	264.91	298.76	321.86	380.75	73	
74		237.58	294.16	331.83	357.44	422.87	74	
75		262.85	325.76	367.61	395.98	468.34	75	
76		289.85	359.60	405.90	437.26	516.92	76	
77		318.51	395.55	446.54	481.07	568.30	77	
78		348.16	432.77	488.65	526.32	621.00	78	
79		379.35	471.89	532.87	573.91	676.22	79	
80		412.06	512.95	579.29	623.81	733.95	80	
81		446.27	555.91	627.88	676.01	794.16	81	
82		481.99	600.79	678.60	730.53	856.89	82	
83		519.23	647.60	731.52	787.36	922.10	83	
84		557.98	696.31	786.58	846.49	989.84	84	
85		598.27	746.96	843.80	907.96	1,060.07	85	
86*		640.06	799.51	903.19	971.71	1,132.81	86*	
87*		683.35	853.97	964.73	1,037.77	1,208.05	87*	
88*		728.19	910.37	1,028.45	1,106.17	1,285.81	88*	
89*		774.52	968.67	1,094.33	1,176.88	1,366.04	89*	
90*		822.35	1,028.88	1,162.37	1,249.88	1,448.80	90*	
91*		871.72	1,091.03	1,232.57	1,325.20	1,534.07	91*	
92*		922.61	1,155.10	1,304.95	1,402.83	1,621.82	92*	
93*		974.99	1,221.07	1,379.47	1,482.79	1,712.09	93*	
94*		1,028.92	1,288.96	1,456.15	1,565.03	1,804.84	94*	
95+*		1,084.32	1,358.78	1,535.02	1,649.59	1,900.12	95+*	

\* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With No Inflation Benefit

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age	Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.09	6.59	7.67	8.48	11.21	18-34
35-39	6.53	8.44	9.77	10.76	14.06	35-39
40-44	9.11	11.68	13.50	14.81	19.06	40-44
45-49	13.37	17.08	19.66	21.49	27.31	45-49
50	16.85	21.51	24.71	26.95	34.04	50
51	18.23	23.24	26.69	29.11	36.67	51
52	19.76	25.16	28.87	31.45	39.53	52
53	21.49	27.34	31.32	34.09	42.71	53
54	23.36	29.68	33.98	36.95	46.12	54
55	25.36	32.18	36.81	39.98	49.72	55
56	27.49	34.83	39.80	43.18	53.51	56
57	29.72	37.62	42.95	46.57	57.49	57
58	31.79	40.18	45.81	49.66	61.09	58
59	34.00	42.95	48.94	52.99	64.98	59
60	36.49	46.04	52.43	56.68	69.28	60
61	39.28	49.52	56.34	60.86	74.11	61
62	42.44	53.46	60.77	65.59	79.61	62
63	46.26	58.19	66.10	71.28	86.24	63
64	50.53	63.52	72.07	77.67	93.67	64
65	55.30	69.46	78.75	84.82	102.01	65
66	60.61	76.05	86.17	92.74	111.24	66
67	66.44	83.32	94.32	101.48	121.45	67
68	71.35	89.44	101.18	108.81	129.96	68
69	77.22	96.75	109.40	117.56	140.22	69
70	84.46	105.73	119.52	128.38	152.91	70
71	93.38	116.89	132.08	141.88	168.75	71
72	104.45	130.73	147.71	158.60	188.48	72
73	120.82	151.27	170.91	183.53	218.12	73
74	139.39	174.58	197.26	211.84	251.77	74
75	159.82	200.25	226.31	243.02	288.74	75
76	181.84	227.92	257.62	276.64	328.48	76
77	205.09	257.18	290.72	312.19	370.33	77
78	228.02	286.07	323.41	347.26	411.26	78
79	251.89	316.17	357.46	383.76	453.69	79
80	276.68	347.47	392.87	421.72	497.65	80
81	302.42	379.98	429.66	461.12	543.11	81
82	329.09	413.68	467.80	501.98	590.09	82
83	356.71	448.60	507.29	544.30	638.59	83
84	385.25	484.70	548.17	588.06	688.63	84
85	414.72	522.00	590.38	633.26	740.14	85
86*	445.12	560.52	633.98	679.91	793.19	86*
87*	476.46	600.25	678.92	728.01	847.76	87*
88*	508.73	641.16	725.24	777.55	903.83	88*
89*	541.96	683.28	772.92	828.56	961.43	89*
90*	576.11	726.61	821.93	881.01	1,020.55	90*
91*	611.19	771.14	872.35	934.90	1,081.15	91*
92*	647.21	816.86	924.10	990.23	1,143.31	92*
93*	684.14	863.78	977.24	1,047.02	1,206.97	93*
94*	722.05	911.92	1,031.72	1,105.27	1,272.15	94*
95+*	760.86	961.25	1,087.56	1,164.96	1,338.84	95+*

\* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65



# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Compound 5% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		32.02	39.24	44.69	48.92	61.58	18-34	
35-39		40.36	49.64	56.54	61.83	77.47	35-39	
40-44		51.66	63.74	72.63	79.34	98.96	40-44	
45-49		67.59	83.70	95.38	104.09	129.24	45-49	
50		83.88	103.97	118.46	129.20	159.97	50	
51		90.02	111.64	127.22	138.71	171.59	51	
52		96.39	119.63	136.33	148.63	183.69	52	
53		102.78	127.67	145.53	158.63	195.93	53	
54		109.31	135.95	154.98	168.91	208.48	54	
55		116.01	144.38	164.61	179.42	221.27	55	
56		122.80	152.98	174.44	190.10	234.23	56	
57		129.67	161.69	184.39	200.92	247.34	57	
58		135.54	169.13	192.89	210.08	258.37	58	
59		141.71	176.98	201.82	219.73	269.95	59	
60		148.45	185.53	211.57	230.24	282.55	60	
61		155.99	195.07	222.46	241.97	296.60	61	
62		164.56	205.94	234.83	255.35	312.64	62	
63		175.55	219.82	250.63	272.45	333.20	63	
64		187.78	235.26	268.25	291.53	356.15	64	
65		201.24	252.27	287.62	312.55	381.40	65	
66		215.89	270.77	308.72	335.43	408.92	66	
67		231.71	290.74	331.51	360.14	438.70	67	
68		247.34	310.48	354.02	384.59	468.20	68	
69		264.38	332.03	378.63	411.28	500.40	69	
70		283.14	355.75	405.74	440.71	535.86	70	
71		303.89	382.07	435.80	473.35	575.17	71	
72		326.93	411.30	469.24	509.62	618.86	72	
73		355.32	447.41	510.61	554.53	673.22	73	
74		385.87	486.34	555.17	602.91	731.61	74	
75		418.25	527.62	602.42	654.12	793.15	75	
76		452.05	570.69	651.69	707.45	856.94	76	
77		486.88	615.13	702.45	762.30	922.10	77	
78		520.79	658.39	751.73	815.35	984.19	78	
79		555.37	702.47	801.90	869.24	1,046.74	79	
80		590.60	747.38	852.95	923.98	1,109.75	80	
81		626.45	793.13	904.88	979.52	1,173.26	81	
82		662.96	839.70	957.69	1,035.94	1,237.23	82	
83		700.11	887.09	1,011.38	1,093.18	1,301.67	83	
84		737.91	935.33	1,065.96	1,151.24	1,366.60	84	
85		776.36	984.40	1,121.42	1,210.18	1,431.99	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
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18-34	18.79	24.30	28.30	31.21	41.63	18-34	
35-39	24.23	31.25	36.29	39.96	52.70	35-39	
40-44	31.64	40.70	47.16	51.79	67.54	40-44	
45-49	41.90	53.77	62.14	68.08	87.77	45-49	
50	49.57	63.58	73.40	80.32	103.00	50	
51	52.49	67.28	77.63	84.91	108.70	51	
52	55.60	71.23	82.15	89.82	114.71	52	
53	59.13	75.67	87.25	95.35	121.43	53	
54	62.80	80.37	92.59	101.12	128.43	54	
55	66.65	85.21	98.14	107.12	135.63	55	
56	70.61	90.23	103.81	113.26	142.99	56	
57	74.63	95.29	109.60	119.50	150.43	57	
58	78.03	99.59	114.46	124.74	156.60	58	
59	81.61	104.09	119.57	130.23	163.01	59	
60	85.50	108.95	125.10	136.17	169.96	60	
61	89.77	114.37	131.22	142.74	177.66	61	
62	94.61	120.44	138.11	150.16	186.39	62	
63	100.64	128.07	146.75	159.46	197.42	63	
64	107.35	136.53	156.37	169.83	209.72	64	
65	114.70	145.80	166.93	181.21	223.25	65	
66	122.72	155.93	178.42	193.61	238.01	66	
67	131.35	166.86	190.85	207.02	254.02	67	
68	138.58	175.97	201.17	218.12	267.17	68	
69	146.93	186.50	213.17	231.05	282.56	69	
70	156.92	199.15	227.56	246.62	301.16	70	
71	169.06	214.56	245.12	265.57	323.96	71	
72	183.82	233.35	266.58	288.83	351.97	72	
73	205.87	261.43	298.78	323.75	394.65	73	
74	230.51	292.91	334.85	362.90	442.44	74	
75	257.26	327.10	374.06	405.43	494.17	75	
76	285.59	363.33	415.58	450.47	548.73	76	
77	314.98	400.93	458.69	497.18	605.02	77	
78	342.79	436.57	499.50	541.33	657.40	78	
79	371.16	472.93	541.12	586.33	710.37	79	
80	400.03	509.98	583.52	632.16	763.92	80	
81	429.46	547.72	626.72	678.80	818.08	81	
82	459.41	586.21	670.73	726.28	872.82	82	
83	489.91	625.39	715.54	774.59	928.17	83	
84	520.92	665.26	761.13	823.73	984.08	84	
85	552.46	705.85	807.52	873.72	873.72	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 1% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		12.48	14.69	16.45	18.49	22.65	18-34	
35-39		15.03	17.80	19.98	22.30	27.26	35-39	
40-44		19.33	23.10	25.95	28.83	35.13	40-44	
45-49		26.59	31.98	36.02	39.83	48.35	45-49	
50		37.08	44.66	50.24	55.44	67.06	50	
51		41.06	49.48	55.68	61.40	74.22	51	
52		45.13	54.45	61.29	67.54	81.56	52	
53		48.67	58.86	66.30	72.96	88.13	53	
54		52.27	63.38	71.42	78.50	94.81	54	
55		55.96	68.01	76.68	84.20	101.68	55	
56		59.80	72.85	82.19	90.13	108.83	56	
57		63.83	77.92	87.98	96.36	116.30	57	
58		67.72	82.82	93.52	102.35	123.46	58	
59		71.94	88.17	99.57	108.94	131.25	59	
60		76.71	94.18	106.39	116.24	139.97	60	
61		82.17	100.98	114.08	124.58	149.85	61	
62		88.39	108.79	122.93	134.12	161.14	62	
63		95.92	118.21	133.54	145.67	174.81	63	
64		104.44	128.84	145.58	158.67	190.21	64	
65		113.97	140.75	159.03	173.25	207.47	65	
66		124.59	153.99	173.97	189.38	226.61	66	
67		136.28	168.61	190.55	207.20	247.70	67	
68		148.45	183.78	207.70	225.52	269.46	68	
69		161.98	200.65	226.84	245.92	293.69	69	
70		177.10	219.53	248.24	268.74	320.81	70	
71		194.03	240.68	272.25	294.37	351.27	71	
72		212.96	264.38	299.11	323.17	385.44	72	
73		235.64	292.86	331.45	358.02	426.96	73	
74		260.39	324.00	366.79	396.07	472.30	74	
75		287.06	357.51	404.83	437.15	520.99	75	
76		315.45	393.24	445.37	480.93	572.74	76	
77		345.46	431.03	488.19	527.10	627.14	77	
78		376.20	469.78	532.14	574.38	682.31	78	
79		408.40	510.30	578.03	623.82	739.76	79	
80		442.01	552.66	626.02	675.43	799.49	80	
81		477.07	596.81	676.01	729.18	861.48	81	
82		513.51	642.75	728.05	785.11	925.76	82	
83		551.38	690.51	782.12	843.18	992.30	83	
84		590.69	740.05	838.20	903.39	1,061.14	84	
85		631.44	791.44	896.29	965.81	1,132.25	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 1% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)							
Issue Age	Policy Lifetime Maximum Benefit					Issue Age	
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34	6.19	8.01	9.36	10.37	13.89	18-34	
35-39	8.02	10.38	12.06	13.30	17.61	35-39	
40-44	11.14	14.33	16.61	18.28	23.81	40-44	
45-49	16.18	20.72	23.94	26.22	33.72	45-49	
50	20.23	25.90	29.86	32.66	41.73	50	
51	21.83	27.94	32.18	35.18	44.82	51	
52	23.58	30.15	34.68	37.91	48.19	52	
53	25.59	32.67	37.53	40.98	51.93	53	
54	27.72	35.37	40.62	44.29	55.88	54	
55	30.02	38.23	43.88	47.77	60.07	55	
56	32.42	41.24	47.31	51.46	64.44	56	
57	34.94	44.41	50.89	55.32	69.01	57	
58	37.28	47.31	54.13	58.82	73.11	58	
59	39.74	50.40	57.63	62.57	77.49	59	
60	42.48	53.83	61.52	66.71	82.33	60	
61	45.58	57.69	65.86	71.35	87.75	61	
62	49.08	62.05	70.80	76.62	93.90	62	
63	53.30	67.32	76.74	82.98	101.34	63	
64	58.00	73.22	83.36	90.11	109.69	64	
65	63.24	79.77	90.76	98.03	119.00	65	
66	69.05	86.99	98.91	106.78	129.26	66	
67	75.39	94.97	107.89	116.40	140.58	67	
68	80.76	101.68	115.42	124.47	150.01	68	
69	87.12	109.62	124.41	134.07	161.33	69	
70	94.92	119.34	135.38	145.84	175.21	70	
71	104.47	131.34	148.95	160.46	192.47	71	
72	116.29	146.17	165.75	178.47	213.86	72	
73	133.74	168.17	190.69	205.35	246.06	73	
74	153.48	193.07	218.91	235.76	282.48	74	
75	175.14	220.41	249.94	269.16	322.36	75	
76	198.42	249.75	283.31	305.06	365.07	76	
77	222.89	280.71	318.40	342.86	409.84	77	
78	246.87	311.02	352.82	379.86	453.20	78	
79	271.71	342.49	388.51	418.19	497.95	79	
80	297.43	375.06	425.50	457.94	544.09	80	
81	324.06	408.83	463.79	499.01	591.60	81	
82	351.54	443.70	503.37	541.51	640.51	82	
83	379.95	479.72	544.23	585.34	690.81	83	
84	409.21	516.88	586.38	630.58	742.50	84	
85	439.34	555.17	629.82	677.16	795.54	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 2% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age		Policy Lifetime Maximum Benefit					Issue Age	
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		14.32	17.03	19.17	21.41	26.56	18-34	
35-39		17.46	20.88	23.54	26.13	32.34	35-39	
40-44		22.62	27.26	30.77	34.03	41.93	40-44	
45-49		31.13	37.72	42.70	47.03	57.69	45-49	
50		42.50	51.57	58.29	64.12	78.36	50	
51		46.84	56.86	64.25	70.67	86.30	51	
52		51.29	62.33	70.47	77.46	94.47	52	
53		55.33	67.39	76.22	83.69	102.10	53	
54		59.45	72.60	82.13	90.11	109.88	54	
55		63.70	77.93	88.20	96.71	117.88	55	
56		68.10	83.49	94.54	103.56	126.18	56	
57		72.69	89.26	101.17	110.69	134.79	57	
58		77.01	94.72	107.34	117.38	142.83	58	
59		81.64	100.63	114.04	124.69	151.48	59	
60		86.86	107.23	121.56	132.71	161.14	60	
61		92.83	114.66	129.99	141.86	172.03	61	
62		99.60	123.21	139.71	152.34	184.47	62	
63		107.87	133.62	151.43	165.11	199.70	63	
64		117.22	145.29	164.73	179.46	216.80	64	
65		127.61	158.34	179.50	195.50	235.91	65	
66		139.15	172.76	195.82	213.16	256.98	66	
67		151.76	188.61	213.86	232.58	280.10	67	
68		164.76	204.89	232.29	252.39	303.75	68	
69		179.15	222.90	252.78	274.36	329.98	69	
70		195.17	243.00	275.60	298.84	359.24	70	
71		213.06	265.43	301.16	326.23	391.97	71	
72		233.03	290.53	329.66	356.94	428.57	72	
73		257.04	320.81	364.14	394.18	473.17	73	
74		283.20	353.84	401.75	434.70	521.73	74	
75		311.27	389.26	442.05	478.32	573.64	75	
76		341.05	426.88	484.84	524.60	628.56	76	
77		372.41	466.51	529.84	573.13	685.98	77	
78		404.24	506.79	575.63	622.44	743.62	78	
79		437.45	548.71	623.19	673.73	803.30	79	
80		471.96	592.37	672.75	727.05	865.03	80	
81		507.87	637.71	724.14	782.35	928.80	81	
82		545.03	684.71	777.50	839.69	994.63	82	
83		583.53	733.42	832.72	899.00	1,062.50	83	
84		623.40	783.79	889.82	960.29	1,132.44	84	
85		664.61	835.92	948.78	1,023.66	1,204.43	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 2% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		7.29	9.43	11.05	12.26	16.57			18-34		
35-39		9.51	12.32	14.35	15.84	21.16			35-39		
40-44		13.17	16.98	19.72	21.75	28.56			40-44		
45-49		18.99	24.36	28.22	30.95	40.13			45-49		
50		23.61	30.29	35.01	38.37	49.42			50		
51		25.43	32.64	37.67	41.25	52.97			51		
52		27.40	35.14	40.49	44.37	56.85			52		
53		29.69	38.00	43.74	47.87	61.15			53		
54		32.08	41.06	47.26	51.63	65.64			54		
55		34.68	44.28	50.95	55.56	70.42			55		
56		37.35	47.65	54.82	59.74	75.37			56		
57		40.16	51.20	58.83	64.07	80.53			57		
58		42.77	54.44	62.45	67.98	85.13			58		
59		45.48	57.85	66.32	72.15	90.00			59		
60		48.47	61.62	70.61	76.74	95.38			60		
61		51.88	65.86	75.38	81.84	101.39			61		
62		55.72	70.64	80.83	87.65	108.19			62		
63		60.34	76.45	87.38	94.68	116.44			63		
64		65.47	82.92	94.65	102.55	125.71			64		
65		71.18	90.08	102.77	111.24	135.99			65		
66		77.49	97.93	111.65	120.82	147.28			66		
67		84.34	106.62	121.46	131.32	159.71			67		
68		90.17	113.92	129.66	140.13	170.06			68		
69		97.02	122.49	139.42	150.58	182.44			69		
70		105.38	132.95	151.24	163.30	197.51			70		
71		115.56	145.79	165.82	179.04	216.19			71		
72		128.13	161.61	183.79	198.34	239.24			72		
73		146.66	185.07	210.47	227.17	274.00			73		
74		167.57	211.56	240.56	259.68	313.19			74		
75		190.46	240.57	273.57	295.30	355.98			75		
76		215.00	271.58	309.00	333.48	401.66			76		
77		240.69	304.24	346.08	373.53	449.35			77		
78		265.72	335.97	382.23	412.46	495.14			78		
79		291.53	368.81	419.56	452.62	542.21			79		
80		318.18	402.65	458.13	494.16	590.53			80		
81		345.70	437.68	497.92	536.90	640.09			81		
82		373.99	473.72	538.94	581.04	690.93			82		
83		403.19	510.84	581.17	626.38	743.03			83		
84		433.17	549.06	624.59	673.10	796.37			84		
85		463.96	588.34	669.26	721.06	850.94			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 3% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		16.16	19.37	21.89	24.33	30.47	18-34	
35-39		19.89	23.96	27.10	29.96	37.42	35-39	
40-44		25.91	31.42	35.59	39.23	48.73	40-44	
45-49		35.67	43.46	49.38	54.23	67.03	45-49	
50		47.92	58.48	66.34	72.80	89.66	50	
51		52.62	64.24	72.82	79.94	98.38	51	
52		57.45	70.21	79.65	87.38	107.38	52	
53		61.99	75.92	86.14	94.42	116.07	53	
54		66.63	81.82	92.84	101.72	124.95	54	
55		71.44	87.85	99.72	109.22	134.08	55	
56		76.40	94.13	106.89	116.99	143.53	56	
57		81.55	100.60	114.36	125.02	153.28	57	
58		86.30	106.62	121.16	132.41	162.20	58	
59		91.34	113.09	128.51	140.44	171.71	59	
60		97.01	120.28	136.73	149.18	182.31	60	
61		103.49	128.34	145.90	159.14	194.21	61	
62		110.81	137.63	156.49	170.56	207.80	62	
63		119.82	149.03	169.32	184.55	224.59	63	
64		130.00	161.74	183.88	200.25	243.39	64	
65		141.25	175.93	199.97	217.75	264.35	65	
66		153.71	191.53	217.67	236.94	287.35	66	
67		167.24	208.61	237.17	257.96	312.50	67	
68		181.07	226.00	256.88	279.26	338.04	68	
69		196.32	245.15	278.72	302.80	366.27	69	
70		213.24	266.47	302.96	328.94	397.67	70	
71		232.09	290.18	330.07	358.09	432.67	71	
72		253.10	316.68	360.21	390.71	471.70	72	
73		278.44	348.76	396.83	430.34	519.38	73	
74		306.01	383.68	436.71	473.33	571.16	74	
75		335.48	421.01	479.27	519.49	626.29	75	
76		366.65	460.52	524.31	568.27	684.38	76	
77		399.36	501.99	571.49	619.16	744.82	77	
78		432.28	543.80	619.12	670.50	804.93	78	
79		466.50	587.12	668.35	723.64	866.84	79	
80		501.91	632.08	719.48	778.67	930.57	80	
81		538.67	678.61	772.27	835.52	996.12	81	
82		576.55	726.67	826.95	894.27	1,063.50	82	
83		615.68	776.33	883.32	954.82	1,132.70	83	
84		656.11	827.53	941.44	1,017.19	1,203.74	84	
85		697.78	880.40	1,001.27	1,081.51	1,276.61	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 3% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		8.39	10.85	12.74	14.15	19.25			18-34		
35-39		11.00	14.26	16.64	18.38	24.71			35-39		
40-44		15.20	19.63	22.83	25.22	33.31			40-44		
45-49		21.80	28.00	32.50	35.68	46.54			45-49		
50		26.99	34.68	40.16	44.08	57.11			50		
51		29.03	37.34	43.16	47.32	61.12			51		
52		31.22	40.13	46.30	50.83	65.51			52		
53		33.79	43.33	49.95	54.76	70.37			53		
54		36.44	46.75	53.90	58.97	75.40			54		
55		39.34	50.33	58.02	63.35	80.77			55		
56		42.28	54.06	62.33	68.02	86.30			56		
57		45.38	57.99	66.77	72.82	92.05			57		
58		48.26	61.57	70.77	77.14	97.15			58		
59		51.22	65.30	75.01	81.73	102.51			59		
60		54.46	69.41	79.70	86.77	108.43			60		
61		58.18	74.03	84.90	92.33	115.03			61		
62		62.36	79.23	90.86	98.68	122.48			62		
63		67.38	85.58	98.02	106.38	131.54			63		
64		72.94	92.62	105.94	114.99	141.73			64		
65		79.12	100.39	114.78	124.45	152.98			65		
66		85.93	108.87	124.39	134.86	165.30			66		
67		93.29	118.27	135.03	146.24	178.84			67		
68		99.58	126.16	143.90	155.79	190.11			68		
69		106.92	135.36	154.43	167.09	203.55			69		
70		115.84	146.56	167.10	180.76	219.81			70		
71		126.65	160.24	182.69	197.62	239.91			71		
72		139.97	177.05	201.83	218.21	264.62			72		
73		159.58	201.97	230.25	248.99	301.94			73		
74		181.66	230.05	262.21	283.60	343.90			74		
75		205.78	260.73	297.20	321.44	389.60			75		
76		231.58	293.41	334.69	361.90	438.25			76		
77		258.49	327.77	373.76	404.20	488.86			77		
78		284.57	360.92	411.64	445.06	537.08			78		
79		311.35	395.13	450.61	487.05	586.47			79		
80		338.93	430.24	490.76	530.38	636.97			80		
81		367.34	466.53	532.05	574.79	688.58			81		
82		396.44	503.74	574.51	620.57	741.35			82		
83		426.43	541.96	618.11	667.42	795.25			83		
84		457.13	581.24	662.80	715.62	850.24			84		
85		488.58	621.51	708.70	764.96	906.34			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65



# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 4% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		18.00	21.71	24.61	27.25	34.38	18-34	
35-39		22.32	27.04	30.66	33.79	42.50	35-39	
40-44		29.20	35.58	40.41	44.43	55.53	40-44	
45-49		40.21	49.20	56.06	61.43	76.37	45-49	
50		53.34	65.39	74.39	81.48	100.96	50	
51		58.40	71.62	81.39	89.21	110.46	51	
52		63.61	78.09	88.83	97.30	120.29	52	
53		68.65	84.45	96.06	105.15	130.04	53	
54		73.81	91.04	103.55	113.33	140.02	54	
55		79.18	97.77	111.24	121.73	150.28	55	
56		84.70	104.77	119.24	130.42	160.88	56	
57		90.41	111.94	127.55	139.35	171.77	57	
58		95.59	118.52	134.98	147.44	181.57	58	
59		101.04	125.55	142.98	156.19	191.94	59	
60		107.16	133.33	151.90	165.65	203.48	60	
61		114.15	142.02	161.81	176.42	216.39	61	
62		122.02	152.05	173.27	188.78	231.13	62	
63		131.77	164.44	187.21	203.99	249.48	63	
64		142.78	178.19	203.03	221.04	269.98	64	
65		154.89	193.52	220.44	240.00	292.79	65	
66		168.27	210.30	239.52	260.72	317.72	66	
67		182.72	228.61	260.48	283.34	344.90	67	
68		197.38	247.11	281.47	306.13	372.33	68	
69		213.49	267.40	304.66	331.24	402.56	69	
70		231.31	289.94	330.32	359.04	436.10	70	
71		251.12	314.93	358.98	389.95	473.37	71	
72		273.17	342.83	390.76	424.48	514.83	72	
73		299.84	376.71	429.52	466.50	565.59	73	
74		328.82	413.52	471.67	511.96	620.59	74	
75		359.69	452.76	516.49	560.66	678.94	75	
76		392.25	494.16	563.78	611.94	740.20	76	
77		426.31	537.47	613.14	665.19	803.66	77	
78		460.32	580.81	662.61	718.56	866.24	78	
79		495.55	625.53	713.51	773.55	930.38	79	
80		531.86	671.79	766.21	830.29	996.11	80	
81		569.47	719.51	820.40	888.69	1,063.44	81	
82		608.07	768.63	876.40	948.85	1,132.37	82	
83		647.83	819.24	933.92	1,010.64	1,202.90	83	
84		688.82	871.27	993.06	1,074.09	1,275.04	84	
85		730.95	924.88	1,053.76	1,139.36	1,348.79	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 4% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		9.49	12.27	14.43	16.04	21.93			18-34		
35-39		12.49	16.20	18.93	20.92	28.26			35-39		
40-44		17.23	22.28	25.94	28.69	38.06			40-44		
45-49		24.61	31.64	36.78	40.41	52.95			45-49		
50		30.37	39.07	45.31	49.79	64.80			50		
51		32.63	42.04	48.65	53.39	69.27			51		
52		35.04	45.12	52.11	57.29	74.17			52		
53		37.89	48.66	56.16	61.65	79.59			53		
54		40.80	52.44	60.54	66.31	85.16			54		
55		44.00	56.38	65.09	71.14	91.12			55		
56		47.21	60.47	69.84	76.30	97.23			56		
57		50.60	64.78	74.71	81.57	103.57			57		
58		53.75	68.70	79.09	86.30	109.17			58		
59		56.96	72.75	83.70	91.31	115.02			59		
60		60.45	77.20	88.79	96.80	121.48			60		
61		64.48	82.20	94.42	102.82	128.67			61		
62		69.00	87.82	100.89	109.71	136.77			62		
63		74.42	94.71	108.66	118.08	146.64			63		
64		80.41	102.32	117.23	127.43	157.75			64		
65		87.06	110.70	126.79	137.66	169.97			65		
66		94.37	119.81	137.13	148.90	183.32			66		
67		102.24	129.92	148.60	161.16	197.97			67		
68		108.99	138.40	158.14	171.45	210.16			68		
69		116.82	148.23	169.44	183.60	224.66			69		
70		126.30	160.17	182.96	198.22	242.11			70		
71		137.74	174.69	199.56	216.20	263.63			71		
72		151.81	192.49	219.87	238.08	290.00			72		
73		172.50	218.87	250.03	270.81	329.88			73		
74		195.75	248.54	283.86	307.52	374.61			74		
75		221.10	280.89	320.83	347.58	423.22			75		
76		248.16	315.24	360.38	390.32	474.84			76		
77		276.29	351.30	401.44	434.87	528.37			77		
78		303.42	385.87	441.05	477.66	579.02			78		
79		331.17	421.45	481.66	521.48	630.73			79		
80		359.68	457.83	523.39	566.60	683.41			80		
81		388.98	495.38	566.18	612.68	737.07			81		
82		418.89	533.76	610.08	660.10	791.77			82		
83		449.67	573.08	655.05	708.46	847.47			83		
84		481.09	613.42	701.01	758.14	904.11			84		
85		513.20	654.68	748.14	808.86	961.74			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 5% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age		Policy Lifetime Maximum Benefit					Issue Age	
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		19.84	24.05	27.33	30.17	38.29	18-34	
35-39		24.75	30.12	34.22	37.62	47.58	35-39	
40-44		32.49	39.74	45.23	49.63	62.33	40-44	
45-49		44.75	54.94	62.74	68.63	85.71	45-49	
50		58.76	72.30	82.44	90.16	112.26	50	
51		64.18	79.00	89.96	98.48	122.54	51	
52		69.77	85.97	98.01	107.22	133.20	52	
53		75.31	92.98	105.98	115.88	144.01	53	
54		80.99	100.26	114.26	124.94	155.09	54	
55		86.92	107.69	122.76	134.24	166.48	55	
56		93.00	115.41	131.59	143.85	178.23	56	
57		99.27	123.28	140.74	153.68	190.26	57	
58		104.88	130.42	148.80	162.47	200.94	58	
59		110.74	138.01	157.45	171.94	212.17	59	
60		117.31	146.38	167.07	182.12	224.65	60	
61		124.81	155.70	177.72	193.70	238.57	61	
62		133.23	166.47	190.05	207.00	254.46	62	
63		143.72	179.85	205.10	223.43	274.37	63	
64		155.56	194.64	222.18	241.83	296.57	64	
65		168.53	211.11	240.91	262.25	321.23	65	
66		182.83	229.07	261.37	284.50	348.09	66	
67		198.20	248.61	283.79	308.72	377.30	67	
68		213.69	268.22	306.06	333.00	406.62	68	
69		230.66	289.65	330.60	359.68	438.85	69	
70		249.38	313.41	357.68	389.14	474.53	70	
71		270.15	339.68	387.89	421.81	514.07	71	
72		293.24	368.98	421.31	458.25	557.96	72	
73		321.24	404.66	462.21	502.66	611.80	73	
74		351.63	443.36	506.63	550.59	670.02	74	
75		383.90	484.51	553.71	601.83	731.59	75	
76		417.85	527.80	603.25	655.61	796.02	76	
77		453.26	572.95	654.79	711.22	862.50	77	
78		488.36	617.82	706.10	766.62	927.55	78	
79		524.60	663.94	758.67	823.46	993.92	79	
80		561.81	711.50	812.94	881.91	1,061.65	80	
81		600.27	760.41	868.53	941.86	1,130.76	81	
82		639.59	810.59	925.85	1,003.43	1,201.24	82	
83		679.98	862.15	984.52	1,066.46	1,273.10	83	
84		721.53	915.01	1,044.68	1,130.99	1,346.34	84	
85		764.12	969.36	1,106.25	1,197.21	1,420.97	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 5% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		10.59	13.69	16.12	17.93	24.61			18-34		
35-39		13.98	18.14	21.22	23.46	31.81			35-39		
40-44		19.26	24.93	29.05	32.16	42.81			40-44		
45-49		27.42	35.28	41.06	45.14	59.36			45-49		
50		33.75	43.46	50.46	55.50	72.49			50		
51		36.23	46.74	54.14	59.46	77.42			51		
52		38.86	50.11	57.92	63.75	82.83			52		
53		41.99	53.99	62.37	68.54	88.81			53		
54		45.16	58.13	67.18	73.65	94.92			54		
55		48.66	62.43	72.16	78.93	101.47			55		
56		52.14	66.88	77.35	84.58	108.16			56		
57		55.82	71.57	82.65	90.32	115.09			57		
58		59.24	75.83	87.41	95.46	121.19			58		
59		62.70	80.20	92.39	100.89	127.53			59		
60		66.44	84.99	97.88	106.83	134.53			60		
61		70.78	90.37	103.94	113.31	142.31			61		
62		75.64	96.41	110.92	120.74	151.06			62		
63		81.46	103.84	119.30	129.78	161.74			63		
64		87.88	112.02	128.52	139.87	173.77			64		
65		95.00	121.01	138.80	150.87	186.96			65		
66		102.81	130.75	149.87	162.94	201.34			66		
67		111.19	141.57	162.17	176.08	217.10			67		
68		118.40	150.64	172.38	187.11	230.21			68		
69		126.72	161.10	184.45	200.11	245.77			69		
70		136.76	173.78	198.82	215.68	264.41			70		
71		148.83	189.14	216.43	234.78	287.35			71		
72		163.65	207.93	237.91	257.95	315.38			72		
73		185.42	235.77	269.81	292.63	357.82			73		
74		209.84	267.03	305.51	331.44	405.32			74		
75		236.42	301.05	344.46	373.72	456.84			75		
76		264.74	337.07	386.07	418.74	511.43			76		
77		294.09	374.83	429.12	465.54	567.88			77		
78		322.27	410.82	470.46	510.26	620.96			78		
79		350.99	447.77	512.71	555.91	674.99			79		
80		380.43	485.42	556.02	602.82	729.85			80		
81		410.62	524.23	600.31	650.57	785.56			81		
82		441.34	563.78	645.65	699.63	842.19			82		
83		472.91	604.20	691.99	749.50	899.69			83		
84		505.05	645.60	739.22	800.66	957.98			84		
85		537.82	687.85	787.58	852.76	1,017.14			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 6% Benefit Inflation Included

#### 90-Day Elimination Period

Nursing Home											
Base Policy Rate Per \$10 Daily Benefit Amount (DBA)											
Policy Lifetime Maximum Benefit											
Issue Age	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited
18-34	21.68	26.39	30.05	33.09	42.20	18-34	21.68	26.39	30.05	33.09	42.20
35-39	27.18	33.20	37.78	41.45	52.66	35-39	27.18	33.20	37.78	41.45	52.66
40-44	35.78	43.90	50.05	54.83	69.13	40-44	35.78	43.90	50.05	54.83	69.13
45-49	49.29	60.68	69.42	75.83	95.05	45-49	49.29	60.68	69.42	75.83	95.05
50	64.18	79.21	90.49	98.84	123.56	50	64.18	79.21	90.49	98.84	123.56
51	69.96	86.38	98.53	107.75	134.62	51	69.96	86.38	98.53	107.75	134.62
52	75.93	93.85	107.19	117.14	146.11	52	75.93	93.85	107.19	117.14	146.11
53	81.97	101.51	115.90	126.61	157.98	53	81.97	101.51	115.90	126.61	157.98
54	88.17	109.48	124.97	136.55	170.16	54	88.17	109.48	124.97	136.55	170.16
55	94.66	117.61	134.28	146.75	182.68	55	94.66	117.61	134.28	146.75	182.68
56	101.30	126.05	143.94	157.28	195.58	56	101.30	126.05	143.94	157.28	195.58
57	108.13	134.62	153.93	168.01	208.75	57	108.13	134.62	153.93	168.01	208.75
58	114.17	142.32	162.62	177.50	220.31	58	114.17	142.32	162.62	177.50	220.31
59	120.44	150.47	171.92	187.69	232.40	59	120.44	150.47	171.92	187.69	232.40
60	127.46	159.43	182.24	198.59	245.82	60	127.46	159.43	182.24	198.59	245.82
61	135.47	169.38	193.63	210.98	260.75	61	135.47	169.38	193.63	210.98	260.75
62	144.44	180.89	206.83	225.22	277.79	62	144.44	180.89	206.83	225.22	277.79
63	155.67	195.26	222.99	242.87	299.26	63	155.67	195.26	222.99	242.87	299.26
64	168.34	211.09	241.33	262.62	323.16	64	168.34	211.09	241.33	262.62	323.16
65	182.17	228.70	261.38	284.50	349.67	65	182.17	228.70	261.38	284.50	349.67
66	197.39	247.84	283.22	308.28	378.46	66	197.39	247.84	283.22	308.28	378.46
67	213.68	268.61	307.10	334.10	409.70	67	213.68	268.61	307.10	334.10	409.70
68	230.00	289.33	330.65	359.87	440.91	68	230.00	289.33	330.65	359.87	440.91
69	247.83	311.90	356.54	388.12	475.14	69	247.83	311.90	356.54	388.12	475.14
70	267.45	336.88	385.04	419.24	512.96	70	267.45	336.88	385.04	419.24	512.96
71	289.18	364.43	416.80	453.67	554.77	71	289.18	364.43	416.80	453.67	554.77
72	313.31	395.13	451.86	492.02	601.09	72	313.31	395.13	451.86	492.02	601.09
73	342.64	432.61	494.90	538.82	658.01	73	342.64	432.61	494.90	538.82	658.01
74	374.44	473.20	541.59	589.22	719.45	74	374.44	473.20	541.59	589.22	719.45
75	408.11	516.26	590.93	643.00	784.24	75	408.11	516.26	590.93	643.00	784.24
76	443.45	561.44	642.72	699.28	851.84	76	443.45	561.44	642.72	699.28	851.84
77	480.21	608.43	696.44	757.25	921.34	77	480.21	608.43	696.44	757.25	921.34
78	516.40	654.83	749.59	814.68	988.86	78	516.40	654.83	749.59	814.68	988.86
79	553.65	702.35	803.83	873.37	1,057.46	79	553.65	702.35	803.83	873.37	1,057.46
80	591.76	751.21	859.67	933.53	1,127.19	80	591.76	751.21	859.67	933.53	1,127.19
81	631.07	801.31	916.66	995.03	1,198.08	81	631.07	801.31	916.66	995.03	1,198.08
82	671.11	852.55	975.30	1,058.01	1,270.11	82	671.11	852.55	975.30	1,058.01	1,270.11
83	712.13	905.06	1,035.12	1,122.28	1,343.30	83	712.13	905.06	1,035.12	1,122.28	1,343.30
84	754.24	958.75	1,096.30	1,187.89	1,417.64	84	754.24	958.75	1,096.30	1,187.89	1,417.64
85	797.29	1,013.84	1,158.74	1,255.06	1,493.15	85	797.29	1,013.84	1,158.74	1,255.06	1,493.15

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages <= 68

#### With Simple 6% Benefit Inflation Included

#### 90-Day Elimination Period

		100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age		Policy Lifetime Maximum Benefit					Issue Age	
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		11.69	15.11	17.81	19.82	27.29	18-34	
35-39		15.47	20.08	23.51	26.00	35.36	35-39	
40-44		21.29	27.58	32.16	35.63	47.56	40-44	
45-49		30.23	38.92	45.34	49.87	65.77	45-49	
50		37.13	47.85	55.61	61.21	80.18	50	
51		39.83	51.44	59.63	65.53	85.57	51	
52		42.68	55.10	63.73	70.21	91.49	52	
53		46.09	59.32	68.58	75.43	98.03	53	
54		49.52	63.82	73.82	80.99	104.68	54	
55		53.32	68.48	79.23	86.72	111.82	55	
56		57.07	73.29	84.86	92.86	119.09	56	
57		61.04	78.36	90.59	99.07	126.61	57	
58		64.73	82.96	95.73	104.62	133.21	58	
59		68.44	87.65	101.08	110.47	140.04	59	
60		72.43	92.78	106.97	116.86	147.58	60	
61		77.08	98.54	113.46	123.80	155.95	61	
62		82.28	105.00	120.95	131.77	165.35	62	
63		88.50	112.97	129.94	141.48	176.84	63	
64		95.35	121.72	139.81	152.31	189.79	64	
65		102.94	131.32	150.81	164.08	203.95	65	
66		111.25	141.69	162.61	176.98	219.36	66	
67		120.14	153.22	175.74	191.00	236.23	67	
68		127.81	162.88	186.62	202.77	250.26	68	
69		136.62	173.97	199.46	216.62	266.88	69	
70		147.22	187.39	214.68	233.14	286.71	70	
71		159.92	203.59	233.30	253.36	311.07	71	
72		175.49	223.37	255.95	277.82	340.76	72	
73		198.34	252.67	289.59	314.45	385.76	73	
74		223.93	285.52	327.16	355.36	436.03	74	
75		251.74	321.21	368.09	399.86	490.46	75	
76		281.32	358.90	411.76	447.16	548.02	76	
77		311.89	398.36	456.80	496.21	607.39	77	
78		341.12	435.77	499.87	542.86	662.90	78	
79		370.81	474.09	543.76	590.34	719.25	79	
80		401.18	513.01	588.65	639.04	776.29	80	
81		432.26	553.08	634.44	688.46	834.05	81	
82		463.79	593.80	681.22	739.16	892.61	82	
83		496.15	635.32	728.93	790.54	951.91	83	
84		529.01	677.78	777.43	843.18	1,011.85	84	
85		562.44	721.02	827.02	896.66	1,072.54	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

**NEW YORK LIFE INSURANCE COMPANY**  
**GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES**  
**ILTC-4300 and INH-4300 and Riders**  
**District of Columbia**  
**New Increased Rates - Attained Ages <= 68**

**Rates for Nonforfeiture Rider, and Elimination Period /**  
**Waiver of Premium Enhancement Rider;**  
**and Spouse/Sibling and Multi-Life Discounts**

**Nonforfeiture Rider**

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

**Elimination Period / Waiver of Premium Enhancement Rider**

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

**Spouse/Sibling Discount**

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

**Multi-Life Discount Program**

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount <sup>1</sup> No Spouse
15-25	5%
26-100	7%
101+	10%

<sup>1</sup> The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With No Inflation Benefit

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		8.57	9.95	11.06	12.54	15.09	18-34	
35-39		10.15	11.86	13.22	14.88	17.86	35-39	
40-44		12.92	15.25	17.02	19.04	22.82	40-44	
45-49		17.76	21.14	23.64	26.29	31.42	45-49	
50		25.51	30.41	33.99	37.67	44.92	50	
51		28.42	33.92	37.95	41.99	50.05	51	
52		31.39	37.51	41.98	46.41	55.30	52	
53		33.84	40.54	45.41	50.13	59.74	53	
54		36.32	43.63	48.91	53.88	64.24	54	
55		38.85	46.79	52.49	57.75	68.86	55	
56		41.48	50.11	56.26	61.78	73.69	56	
57		44.28	53.64	60.25	66.08	78.79	57	
58		47.07	57.13	64.21	70.34	83.85	58	
59		50.14	60.99	68.56	75.07	89.44	59	
60		53.62	65.35	73.49	80.37	95.70	60	
61		57.61	70.33	79.08	86.43	102.85	61	
62		62.18	76.02	85.51	93.37	111.01	62	
63		67.64	82.81	93.16	101.69	120.77	63	
64		73.83	90.54	101.85	111.07	131.81	64	
65		80.82	99.21	111.62	121.64	144.22	65	
66		88.64	108.92	122.54	133.40	158.08	66	
67		97.31	119.71	134.72	146.46	173.43	67	
68		106.44	131.04	147.51	160.02	189.44	68	
69		116.65	143.71	161.83	175.19	207.35	69	
70		128.11	157.93	177.93	192.24	227.48	70	
71		140.97	173.94	196.03	211.47	250.18	71	
72		155.38	191.91	216.34	233.13	275.75	72	
73		172.58	213.40	240.67	259.27	306.72	73	
74		191.39	236.96	267.31	287.94	340.65	74	
75		211.74	262.42	296.13	318.99	377.28	75	
76		233.49	289.68	326.98	352.23	416.41	76	
77		256.58	318.64	359.72	387.53	457.79	77	
78		280.46	348.62	393.63	423.98	500.25	78	
79		305.59	380.13	429.26	462.32	544.74	79	
80		331.93	413.21	466.65	502.51	591.24	80	
81		359.50	447.82	505.79	544.56	639.74	81	
82		388.27	483.97	546.65	588.48	690.27	82	
83		418.27	521.68	589.28	634.26	742.81	83	
84		449.49	560.92	633.64	681.89	797.37	84	
85		481.94	601.72	679.73	731.41	853.95	85	
86*		515.61	644.05	727.57	782.77	912.54	86*	
87*		550.48	687.92	777.14	835.98	973.15	87*	
88*		586.60	733.35	828.47	891.08	1,035.79	88*	
89*		623.92	780.32	881.54	948.04	1,100.42	89*	
90*		662.45	828.82	936.35	1,006.85	1,167.09	90*	
91*		702.22	878.89	992.90	1,067.52	1,235.78	91*	
92*		743.21	930.49	1,051.21	1,130.06	1,306.46	92*	
93*		785.41	983.64	1,111.24	1,194.47	1,379.18	93*	
94*		828.85	1,038.33	1,173.01	1,260.72	1,453.90	94*	
95+*		873.48	1,094.58	1,236.55	1,328.84	1,530.65	95+*	

\* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65



# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With No Inflation Benefit

#### 90-Day Elimination Period

		100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)					
Issue Age	Policy Lifetime Maximum Benefit					Issue Age	
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34	4.10	5.31	6.18	6.83	9.03	18-34	
35-39	5.26	6.80	7.87	8.67	11.32	35-39	
40-44	7.34	9.41	10.88	11.93	15.36	40-44	
45-49	10.77	13.76	15.83	17.31	22.00	45-49	
50	13.57	17.33	19.91	21.71	27.42	50	
51	14.69	18.72	21.50	23.45	29.54	51	
52	15.92	20.27	23.26	25.33	31.84	52	
53	17.31	22.03	25.23	27.46	34.41	53	
54	18.82	23.91	27.38	29.77	37.15	54	
55	20.43	25.93	29.65	32.20	40.05	55	
56	22.14	28.06	32.06	34.79	43.11	56	
57	23.94	30.31	34.60	37.51	46.31	57	
58	25.61	32.36	36.90	40.01	49.21	58	
59	27.39	34.60	39.43	42.69	52.35	59	
60	29.39	37.09	42.24	45.66	55.81	60	
61	31.64	39.89	45.39	49.02	59.70	61	
62	34.19	43.07	48.95	52.84	64.13	62	
63	37.27	46.88	53.24	57.42	69.47	63	
64	40.70	51.17	58.06	62.57	75.46	64	
65	44.54	55.96	63.44	68.32	82.17	65	
66	48.82	61.26	69.41	74.70	89.61	66	
67	53.52	67.12	75.98	81.75	97.83	67	
68	57.48	72.05	81.50	87.65	104.69	68	
69	62.21	77.94	88.13	94.70	112.96	69	
70	68.03	85.17	96.28	103.41	123.18	70	
71	75.23	94.16	106.40	114.29	135.94	71	
72	84.14	105.31	118.99	127.76	151.83	72	
73	97.32	121.86	137.68	147.84	175.71	73	
74	112.29	140.64	158.91	170.65	202.81	74	
75	128.75	161.31	182.31	195.76	232.59	75	
76	146.48	183.60	207.52	222.85	264.61	76	
77	165.21	207.18	234.19	251.49	298.32	77	
78	183.69	230.45	260.52	279.73	331.30	78	
79	202.91	254.69	287.96	309.14	365.47	79	
80	222.88	279.91	316.48	339.72	400.88	80	
81	243.61	306.10	346.12	371.46	437.51	81	
82	265.10	333.24	376.84	404.38	475.35	82	
83	287.35	361.37	408.65	438.47	514.42	83	
84	310.34	390.46	441.58	473.72	554.73	84	
85	334.08	420.50	475.59	510.12	596.23	85	
86*	358.57	451.53	510.70	547.71	638.96	86*	
87*	383.82	483.53	546.91	586.45	682.92	87*	
88*	409.81	516.49	584.22	626.36	728.09	88*	
89*	436.58	550.42	622.63	667.45	774.49	89*	
90*	464.09	585.32	662.11	709.70	822.11	90*	
91*	492.35	621.19	702.73	753.12	870.93	91*	
92*	521.36	658.02	744.42	797.69	921.00	92*	
93*	551.12	695.83	787.22	843.44	972.28	93*	
94*	581.65	734.60	831.11	890.36	1,024.79	94*	
95+*	612.92	774.34	876.09	938.44	1,078.51	95+*	

\* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Compound 5% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age		Policy Lifetime Maximum Benefit					Issue Age	
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		25.80	31.61	36.00	39.41	49.60	18-34	
35-39		32.51	39.99	45.54	49.81	62.41	35-39	
40-44		41.62	51.34	58.51	63.92	79.72	40-44	
45-49		54.45	67.43	76.84	83.85	104.11	45-49	
50		67.57	83.75	95.42	104.08	128.86	50	
51		72.51	89.93	102.49	111.74	138.23	51	
52		77.65	96.37	109.82	119.73	147.97	52	
53		82.80	102.85	117.23	127.79	157.83	53	
54		88.06	109.52	124.85	136.07	167.94	54	
55		93.45	116.30	132.60	144.54	178.25	55	
56		98.92	123.24	140.52	153.13	188.69	56	
57		104.46	130.25	148.54	161.85	199.24	57	
58		109.19	136.24	155.38	169.23	208.13	58	
59		114.16	142.56	162.57	177.00	217.46	59	
60		119.58	149.45	170.43	185.47	227.61	60	
61		125.66	157.14	179.21	194.92	238.93	61	
62		132.56	165.89	189.17	205.70	251.85	62	
63		141.42	177.07	201.90	219.47	268.41	63	
64		151.26	189.52	216.09	234.84	286.90	64	
65		162.11	203.22	231.70	251.78	307.24	65	
66		173.91	218.12	248.69	270.21	329.41	66	
67		186.66	234.20	267.05	290.12	353.39	67	
68		199.24	250.11	285.19	309.81	377.16	68	
69		212.98	267.47	305.01	331.31	403.10	69	
70		228.09	286.58	326.84	355.02	431.67	70	
71		244.80	307.78	351.06	381.31	463.33	71	
72		263.36	331.33	378.00	410.52	498.52	72	
73		286.23	360.41	411.32	446.70	542.31	73	
74		310.84	391.78	447.22	485.68	589.35	74	
75		336.92	425.02	485.29	526.93	638.93	75	
76		364.15	459.72	524.97	569.89	690.32	76	
77		392.21	495.52	565.86	614.08	742.81	77	
78		419.53	530.37	605.56	656.81	792.82	78	
79		447.38	565.88	645.98	700.22	843.20	79	
80		475.76	602.05	687.10	744.31	893.97	80	
81		504.64	638.91	728.93	789.06	945.12	81	
82		534.05	676.43	771.47	834.50	996.66	82	
83		563.98	714.60	814.73	880.61	1,048.57	83	
84		594.43	753.46	858.69	927.39	1,100.87	84	
85		625.40	792.99	903.36	974.86	1,153.55	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Compound 5% Benefit Inflation Included

#### 90-Day Elimination Period

		100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age		Policy Lifetime Maximum Benefit					Issue Age	
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		15.14	19.58	22.79	25.14	33.54	18-34	
35-39		19.52	25.17	29.23	32.19	42.46	35-39	
40-44		25.49	32.78	37.99	41.72	54.40	40-44	
45-49		33.76	43.31	50.05	54.84	70.70	45-49	
50		39.93	51.21	59.13	64.70	82.97	50	
51		42.28	54.20	62.54	68.40	87.57	51	
52		44.79	57.38	66.18	72.36	92.41	52	
53		47.63	60.96	70.28	76.81	97.82	53	
54		50.59	64.74	74.59	81.46	103.46	54	
55		53.69	68.64	79.05	86.29	109.26	55	
56		56.88	72.69	83.62	91.23	115.19	56	
57		60.12	76.76	88.29	96.27	121.18	57	
58		62.86	80.23	92.21	100.49	126.15	58	
59		65.74	83.85	96.32	104.91	131.31	59	
60		68.88	87.77	100.78	109.69	136.91	60	
61		72.31	92.13	105.71	114.99	143.12	61	
62		76.21	97.02	111.26	120.96	150.15	62	
63		81.07	103.17	118.22	128.46	159.04	63	
64		86.48	109.98	125.96	136.81	168.94	64	
65		92.39	117.45	134.47	145.97	179.84	65	
66		98.86	125.61	143.72	155.96	191.73	66	
67		105.81	134.42	153.74	166.76	204.62	67	
68		111.64	141.75	162.05	175.71	215.22	68	
69		118.36	150.23	171.72	186.12	227.62	69	
70		126.41	160.43	183.31	198.66	242.60	70	
71		136.18	172.84	197.46	213.93	260.97	71	
72		148.07	187.98	214.75	232.67	283.53	72	
73		165.84	210.60	240.69	260.80	317.91	73	
74		185.69	235.96	269.74	292.33	356.41	74	
75		207.23	263.49	301.32	326.60	398.08	75	
76		230.06	292.68	334.78	362.88	442.03	76	
77		253.74	322.97	369.50	400.50	487.37	77	
78		276.14	351.68	402.38	436.07	529.57	78	
79		298.99	380.97	435.90	472.32	572.24	79	
80		322.25	410.81	470.06	509.24	615.38	80	
81		345.96	441.22	504.86	546.81	659.01	81	
82		370.08	472.22	540.31	585.06	703.11	82	
83		394.65	503.79	576.40	623.98	747.69	83	
84		419.63	535.91	613.13	663.56	792.73	84	
85		445.03	568.60	650.50	703.83	703.83	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 1% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age		Policy Lifetime Maximum Benefit					Issue Age	
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		10.05	11.84	13.25	14.89	18.24	18-34	
35-39		12.11	14.34	16.09	17.97	21.95	35-39	
40-44		15.57	18.60	20.91	23.23	28.30	40-44	
45-49		21.41	25.77	29.02	32.09	38.95	45-49	
50		29.87	35.98	40.47	44.66	54.03	50	
51		33.07	39.87	44.85	49.46	59.78	51	
52		36.35	43.86	49.38	54.40	65.70	52	
53		39.21	47.41	53.40	58.77	70.99	53	
54		42.11	51.05	57.54	63.23	76.38	54	
55		45.09	54.78	61.77	67.83	81.91	55	
56		48.16	58.68	66.21	72.60	87.67	56	
57		51.41	62.78	70.88	77.62	93.68	57	
58		54.55	66.71	75.35	82.45	99.45	58	
59		57.96	71.02	80.22	87.76	105.74	59	
60		61.80	75.86	85.71	93.64	112.75	60	
61		66.19	81.35	91.90	100.35	120.71	61	
62		71.21	87.63	99.02	108.04	129.80	62	
63		77.27	95.22	107.57	117.35	140.82	63	
64		84.13	103.79	117.28	127.82	153.23	64	
65		91.81	113.38	128.11	139.56	167.13	65	
66		100.37	124.04	140.14	152.55	182.54	66	
67		109.78	135.82	153.50	166.91	199.53	67	
68		119.58	148.05	167.32	181.67	217.06	68	
69		130.48	161.63	182.72	198.10	236.58	69	
70		142.67	176.84	199.97	216.48	258.44	70	
71		156.30	193.88	219.32	237.14	282.96	71	
72		171.55	212.98	240.95	260.33	310.49	72	
73		189.82	235.92	267.00	288.40	343.94	73	
74		209.76	261.00	295.47	319.06	380.47	74	
75		231.24	288.00	326.12	352.15	419.69	75	
76		254.11	316.78	358.78	387.41	461.37	76	
77		278.29	347.22	393.27	424.61	505.19	77	
78		303.05	378.43	428.66	462.70	549.64	78	
79		328.99	411.07	465.64	502.53	595.93	79	
80		356.06	445.20	504.29	544.10	644.03	80	
81		384.31	480.76	544.56	587.39	693.97	81	
82		413.66	517.77	586.48	632.44	745.75	82	
83		444.17	556.25	630.04	679.22	799.36	83	
84		475.84	596.16	675.23	727.72	854.80	84	
85		508.66	637.55	722.01	778.01	912.10	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 1% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		4.98	6.46	7.54	8.35	11.19			18-34		
35-39		6.46	8.37	9.71	10.71	14.18			35-39		
40-44		8.98	11.54	13.39	14.73	19.19			40-44		
45-49		13.03	16.69	19.28	21.12	27.16			45-49		
50		16.30	20.87	24.06	26.31	33.61			50		
51		17.59	22.50	25.92	28.34	36.11			51		
52		18.99	24.29	27.94	30.54	38.81			52		
53		20.62	26.32	30.23	33.01	41.83			53		
54		22.33	28.49	32.73	35.69	45.01			54		
55		24.19	30.80	35.35	38.48	48.39			55		
56		26.11	33.22	38.11	41.46	51.91			56		
57		28.15	35.78	40.99	44.56	55.59			57		
58		30.03	38.10	43.60	47.39	58.90			58		
59		32.02	40.60	46.43	50.40	62.43			59		
60		34.22	43.37	49.56	53.74	66.32			60		
61		36.72	46.47	53.06	57.47	70.69			61		
62		39.54	49.99	57.03	61.73	75.64			62		
63		42.94	54.23	61.81	66.85	81.64			63		
64		46.72	58.99	67.15	72.59	88.37			64		
65		50.93	64.27	73.11	78.96	95.86			65		
66		55.62	70.08	79.68	86.01	104.12			66		
67		60.73	76.50	86.91	93.77	113.24			67		
68		65.06	81.91	92.97	100.27	120.84			68		
69		70.19	88.31	100.22	108.00	129.97			69		
70		76.45	96.13	109.05	117.48	141.15			70		
71		84.16	105.80	119.99	129.25	155.05			71		
72		93.68	117.75	133.52	143.77	172.28			72		
73		107.73	135.48	153.62	165.41	198.21			73		
74		123.64	155.53	176.35	189.92	227.55			74		
75		141.09	177.55	201.35	216.81	259.68			75		
76		159.83	201.19	228.21	245.75	294.09			76		
77		179.55	226.13	256.49	276.20	330.15			77		
78		198.87	250.55	284.21	305.99	365.09			78		
79		218.87	275.89	312.97	336.88	401.13			79		
80		239.60	302.14	342.77	368.89	438.29			80		
81		261.04	329.34	373.61	401.98	476.57			81		
82		283.18	357.43	405.49	436.22	515.96			82		
83		306.07	386.44	438.40	471.53	556.48			83		
84		329.64	416.39	472.36	507.97	598.13			84		
85		353.92	447.22	507.36	545.49	640.86			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 2% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		11.53	13.73	15.44	17.24	21.39	18-34	
35-39		14.07	16.82	18.96	21.06	26.04	35-39	
40-44		18.22	21.95	24.80	27.42	33.78	40-44	
45-49		25.06	30.40	34.40	37.89	46.48	45-49	
50		34.23	41.55	46.95	51.65	63.14	50	
51		37.72	45.82	51.75	56.93	69.51	51	
52		41.31	50.21	56.78	62.39	76.10	52	
53		44.58	54.28	61.39	67.41	82.24	53	
54		47.90	58.47	66.17	72.58	88.52	54	
55		51.33	62.77	71.05	77.91	94.96	55	
56		54.84	67.25	76.16	83.42	101.65	56	
57		58.54	71.92	81.51	89.16	108.57	57	
58		62.03	76.29	86.49	94.56	115.05	58	
59		65.78	81.05	91.88	100.45	122.04	59	
60		69.98	86.37	97.93	106.91	129.80	60	
61		74.77	92.37	104.72	114.27	138.57	61	
62		80.24	99.24	112.53	122.71	148.59	62	
63		86.90	107.63	121.98	133.01	160.87	63	
64		94.43	117.04	132.71	144.57	174.65	64	
65		102.80	127.55	144.60	157.48	190.04	65	
66		112.10	139.16	157.74	171.70	207.00	66	
67		122.25	151.93	172.28	187.36	225.63	67	
68		132.72	165.06	187.13	203.32	244.68	68	
69		144.31	179.55	203.61	221.01	265.81	69	
70		157.23	195.75	222.01	240.72	289.40	70	
71		171.63	213.82	242.61	262.81	315.74	71	
72		187.72	234.05	265.56	287.53	345.23	72	
73		207.06	258.44	293.33	317.53	381.16	73	
74		228.13	285.04	323.63	350.18	420.29	74	
75		250.74	313.58	356.11	385.31	462.10	75	
76		274.73	343.88	390.58	422.59	506.33	76	
77		300.00	375.80	426.82	461.69	552.59	77	
78		325.64	408.24	463.69	501.42	599.03	78	
79		352.39	442.01	502.02	542.74	647.12	79	
80		380.19	477.19	541.93	585.69	696.82	80	
81		409.12	513.70	583.33	630.22	748.20	81	
82		439.05	551.57	626.31	676.40	801.23	82	
83		470.07	590.82	670.80	724.18	855.91	83	
84		502.19	631.40	716.82	773.55	912.23	84	
85		535.38	673.38	764.29	824.61	970.25	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 2% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)							
Issue Age	Policy Lifetime Maximum Benefit					Issue Age	
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34	5.86	7.61	8.90	9.87	13.35	18-34	
35-39	7.66	9.94	11.55	12.75	17.04	35-39	
40-44	10.62	13.67	15.90	17.53	23.02	40-44	
45-49	15.29	19.62	22.73	24.93	32.32	45-49	
50	19.03	24.41	28.21	30.91	39.80	50	
51	20.49	26.28	30.34	33.23	42.68	51	
52	22.06	28.31	32.62	35.75	45.78	52	
53	23.93	30.61	35.23	38.56	49.25	53	
54	25.84	33.07	38.08	41.61	52.87	54	
55	27.95	35.67	41.05	44.76	56.73	55	
56	30.08	38.38	44.16	48.13	60.71	56	
57	32.36	41.25	47.38	51.61	64.87	57	
58	34.45	43.84	50.30	54.77	68.59	58	
59	36.65	46.60	53.43	58.11	72.51	59	
60	39.05	49.65	56.88	61.82	76.83	60	
61	41.80	53.05	60.73	65.92	81.68	61	
62	44.89	56.91	65.11	70.62	87.15	62	
63	48.61	61.58	70.38	76.28	93.81	63	
64	52.74	66.81	76.24	82.61	101.28	64	
65	57.32	72.58	82.78	89.60	109.55	65	
66	62.42	78.90	89.95	97.32	118.63	66	
67	67.94	85.88	97.84	105.79	128.65	67	
68	72.64	91.77	104.44	112.89	136.99	68	
69	78.17	98.68	112.31	121.30	146.98	69	
70	84.87	107.09	121.82	131.55	159.12	70	
71	93.09	117.44	133.58	144.21	174.16	71	
72	103.22	130.19	148.05	159.78	192.73	72	
73	118.14	149.10	169.56	182.98	220.71	73	
74	134.99	170.42	193.79	209.19	252.29	74	
75	153.43	193.79	220.39	237.86	286.77	75	
76	173.18	218.78	248.90	268.65	323.57	76	
77	193.89	245.08	278.79	300.91	361.98	77	
78	214.05	270.65	307.90	332.25	398.88	78	
79	234.83	297.09	337.98	364.62	436.79	79	
80	256.32	324.37	369.06	398.06	475.70	80	
81	278.47	352.58	401.10	432.50	515.63	81	
82	301.26	381.62	434.14	468.06	556.57	82	
83	324.79	411.51	468.15	504.59	598.54	83	
84	348.94	442.32	503.14	542.22	641.53	84	
85	373.76	473.94	539.13	580.86	685.49	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 3% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		13.01	15.62	17.63	19.59	24.54	18-34	
35-39		16.03	19.30	21.83	24.15	30.13	35-39	
40-44		20.87	25.30	28.69	31.61	39.26	40-44	
45-49		28.71	35.03	39.78	43.69	54.01	45-49	
50		38.59	47.12	53.43	58.64	72.25	50	
51		42.37	51.77	58.65	64.40	79.24	51	
52		46.27	56.56	64.18	70.38	86.50	52	
53		49.95	61.15	69.38	76.05	93.49	53	
54		53.69	65.89	74.80	81.93	100.66	54	
55		57.57	70.76	80.33	87.99	108.01	55	
56		61.52	75.82	86.11	94.24	115.63	56	
57		65.67	81.06	92.14	100.70	123.46	57	
58		69.51	85.87	97.63	106.67	130.65	58	
59		73.60	91.08	103.54	113.14	138.34	59	
60		78.16	96.88	110.15	120.18	146.85	60	
61		83.35	103.39	117.54	128.19	156.43	61	
62		89.27	110.85	126.04	137.38	167.38	62	
63		96.53	120.04	136.39	148.67	180.92	63	
64		104.73	130.29	148.14	161.32	196.07	64	
65		113.79	141.72	161.09	175.40	212.95	65	
66		123.83	154.28	175.34	190.85	231.46	66	
67		134.72	168.04	191.06	207.81	251.73	67	
68		145.86	182.07	206.94	224.97	272.30	68	
69		158.14	197.47	224.50	243.92	295.04	69	
70		171.79	214.66	244.05	264.96	320.36	70	
71		186.96	233.76	265.90	288.48	348.52	71	
72		203.89	255.12	290.17	314.73	379.97	72	
73		224.30	280.96	319.66	346.66	418.38	73	
74		246.50	309.08	351.79	381.30	460.11	74	
75		270.24	339.16	386.10	418.47	504.51	75	
76		295.35	370.98	422.38	457.77	551.29	76	
77		321.71	404.38	460.37	498.77	599.99	77	
78		348.23	438.05	498.72	540.14	648.42	78	
79		375.79	472.95	538.40	582.95	698.31	79	
80		404.32	509.18	579.57	627.28	749.61	80	
81		433.93	546.64	622.10	673.05	802.43	81	
82		464.44	585.37	666.14	720.36	856.71	82	
83		495.97	625.39	711.56	769.14	912.46	83	
84		528.54	666.64	758.41	819.38	969.66	84	
85		562.10	709.21	806.57	871.21	1,028.40	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65



# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 3% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		6.74	8.76	10.26	11.39	15.51			18-34		
35-39		8.86	11.51	13.39	14.79	19.90			35-39		
40-44		12.26	15.80	18.41	20.33	26.85			40-44		
45-49		17.55	22.55	26.18	28.74	37.48			45-49		
50		21.76	27.95	32.36	35.51	45.99			50		
51		23.39	30.06	34.76	38.12	49.25			51		
52		25.13	32.33	37.30	40.96	52.75			52		
53		27.24	34.90	40.23	44.11	56.67			53		
54		29.35	37.65	43.43	47.53	60.73			54		
55		31.71	40.54	46.75	51.04	65.07			55		
56		34.05	43.54	50.21	54.80	69.51			56		
57		36.57	46.72	53.77	58.66	74.15			57		
58		38.87	49.58	57.00	62.15	78.28			58		
59		41.28	52.60	60.43	65.82	82.59			59		
60		43.88	55.93	64.20	69.90	87.34			60		
61		46.88	59.63	68.40	74.37	92.67			61		
62		50.24	63.83	73.19	79.51	98.66			62		
63		54.28	68.93	78.95	85.71	105.98			63		
64		58.76	74.63	85.33	92.63	114.19			64		
65		63.71	80.89	92.45	100.24	123.24			65		
66		69.22	87.72	100.22	108.63	133.14			66		
67		75.15	95.26	108.77	117.81	144.06			67		
68		80.22	101.63	115.91	125.51	153.14			68		
69		86.15	109.05	124.40	134.60	163.99			69		
70		93.29	118.05	134.59	145.62	177.09			70		
71		102.02	129.08	147.17	159.17	193.27			71		
72		112.76	142.63	162.58	175.79	213.18			72		
73		128.55	162.72	185.50	200.55	243.21			73		
74		146.34	185.31	211.23	228.46	277.03			74		
75		165.77	210.03	239.43	258.91	313.86			75		
76		186.53	236.37	269.59	291.55	353.05			76		
77		208.23	264.03	301.09	325.62	393.81			77		
78		229.23	290.75	331.59	358.51	432.67			78		
79		250.79	318.29	362.99	392.36	472.45			79		
80		273.04	346.60	395.35	427.23	513.11			80		
81		295.90	375.82	428.59	463.02	554.69			81		
82		319.34	405.81	462.79	499.90	597.18			82		
83		343.51	436.58	497.90	537.65	640.60			83		
84		368.24	468.25	533.92	576.47	684.93			84		
85		393.60	500.66	570.90	616.23	730.12			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 4% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		14.49	17.51	19.82	21.94	27.69	18-34	
35-39		17.99	21.78	24.70	27.24	34.22	35-39	
40-44		23.52	28.65	32.58	35.80	44.74	40-44	
45-49		32.36	39.66	45.16	49.49	61.54	45-49	
50		42.95	52.69	59.91	65.63	81.36	50	
51		47.02	57.72	65.55	71.87	88.97	51	
52		51.23	62.91	71.58	78.37	96.90	52	
53		55.32	68.02	77.37	84.69	104.74	53	
54		59.48	73.31	83.43	91.28	112.80	54	
55		63.81	78.75	89.61	98.07	121.06	55	
56		68.20	84.39	96.06	105.06	129.61	56	
57		72.80	90.20	102.77	112.24	138.35	57	
58		76.99	95.45	108.77	118.78	146.25	58	
59		81.42	101.11	115.20	125.83	154.64	59	
60		86.34	107.39	122.37	133.45	163.90	60	
61		91.93	114.41	130.36	142.11	174.29	61	
62		98.30	122.46	139.55	152.05	186.17	62	
63		106.16	132.45	150.80	164.33	200.97	63	
64		115.03	143.54	163.57	178.07	217.49	64	
65		124.78	155.89	177.58	193.32	235.86	65	
66		135.56	169.40	192.94	210.00	255.92	66	
67		147.19	184.15	209.84	228.26	277.83	67	
68		159.00	199.08	226.75	246.62	299.92	68	
69		171.97	215.39	245.39	266.83	324.27	69	
70		186.35	233.57	266.09	289.20	351.32	70	
71		202.29	253.70	289.19	314.15	381.30	71	
72		220.06	276.19	314.78	341.93	414.71	72	
73		241.54	303.48	345.99	375.79	455.60	73	
74		264.87	333.12	379.95	412.42	499.93	74	
75		289.74	364.74	416.09	451.63	546.92	75	
76		315.97	398.08	454.18	492.95	596.25	76	
77		343.42	432.96	493.92	535.85	647.39	77	
78		370.82	467.86	533.75	578.86	697.81	78	
79		399.19	503.89	574.78	623.16	749.50	79	
80		428.45	541.17	617.21	668.87	802.40	80	
81		458.74	579.58	660.87	715.88	856.66	81	
82		489.83	619.17	705.97	764.32	912.19	82	
83		521.87	659.96	752.32	814.10	969.01	83	
84		554.89	701.88	800.00	865.21	1,027.09	84	
85		588.82	745.04	848.85	917.81	1,086.55	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 4% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		7.62	9.91	11.62	12.91	17.67			18-34		
35-39		10.06	13.08	15.23	16.83	22.76			35-39		
40-44		13.90	17.93	20.92	23.13	30.68			40-44		
45-49		19.81	25.48	29.63	32.55	42.64			45-49		
50		24.49	31.49	36.51	40.11	52.18			50		
51		26.29	33.84	39.18	43.01	55.82			51		
52		28.20	36.35	41.98	46.17	59.72			52		
53		30.55	39.19	45.23	49.66	64.09			53		
54		32.86	42.23	48.78	53.45	68.59			54		
55		35.47	45.41	52.45	57.32	73.41			55		
56		38.02	48.70	56.26	61.47	78.31			56		
57		40.78	52.19	60.16	65.71	83.43			57		
58		43.29	55.32	63.70	69.53	87.97			58		
59		45.91	58.60	67.43	73.53	92.67			59		
60		48.71	62.21	71.52	77.98	97.85			60		
61		51.96	66.21	76.07	82.82	103.66			61		
62		55.59	70.75	81.27	88.40	110.17			62		
63		59.95	76.28	87.52	95.14	118.15			63		
64		64.78	82.45	94.42	102.65	127.10			64		
65		70.10	89.20	102.12	110.88	136.93			65		
66		76.02	96.54	110.49	119.94	147.65			66		
67		82.36	104.64	119.70	129.83	159.47			67		
68		87.80	111.49	127.38	138.13	169.29			68		
69		94.13	119.42	136.49	147.90	181.00			69		
70		101.71	129.01	147.36	159.69	195.06			70		
71		110.95	140.72	160.76	174.13	212.38			71		
72		122.30	155.07	177.11	191.80	233.63			72		
73		138.96	176.34	201.44	218.12	265.71			73		
74		157.69	200.20	228.67	247.73	301.77			74		
75		178.11	226.27	258.47	279.96	340.95			75		
76		199.88	253.96	290.28	314.45	382.53			76		
77		222.57	282.98	323.39	350.33	425.64			77		
78		244.41	310.85	355.28	384.77	466.46			78		
79		266.75	339.49	388.00	420.10	508.11			79		
80		289.76	368.83	421.64	456.40	550.52			80		
81		313.33	399.06	456.08	493.54	593.75			81		
82		337.42	430.00	491.44	531.74	637.79			82		
83		362.23	461.65	527.65	570.71	682.66			83		
84		387.54	494.18	564.70	610.72	728.33			84		
85		413.44	527.38	602.67	651.60	774.75			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 5% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		15.97	19.40	22.01	24.29	30.84	18-34	
35-39		19.95	24.26	27.57	30.33	38.31	35-39	
40-44		26.17	32.00	36.47	39.99	50.22	40-44	
45-49		36.01	44.29	50.54	55.29	69.07	45-49	
50		47.31	58.26	66.39	72.62	90.47	50	
51		51.67	63.67	72.45	79.34	98.70	51	
52		56.19	69.26	78.98	86.36	107.30	52	
53		60.69	74.89	85.36	93.33	115.99	53	
54		65.27	80.73	92.06	100.63	124.94	54	
55		70.05	86.74	98.89	108.15	134.11	55	
56		74.88	92.96	106.01	115.88	143.59	56	
57		79.93	99.34	113.40	123.78	153.24	57	
58		84.47	105.03	119.91	130.89	161.85	58	
59		89.24	111.14	126.86	138.52	170.94	59	
60		94.52	117.90	134.59	146.72	180.95	60	
61		100.51	125.43	143.18	156.03	192.15	61	
62		107.33	134.07	153.06	166.72	204.96	62	
63		115.79	144.86	165.21	179.99	221.02	63	
64		125.33	156.79	179.00	194.82	238.91	64	
65		135.77	170.06	194.07	211.24	258.77	65	
66		147.29	184.52	210.54	229.15	280.38	66	
67		159.66	200.26	228.62	248.71	303.93	67	
68		172.14	216.09	246.56	268.27	327.54	68	
69		185.80	233.31	266.28	289.74	353.50	69	
70		200.91	252.48	288.13	313.44	382.28	70	
71		217.62	273.64	312.48	339.82	414.08	71	
72		236.23	297.26	339.39	369.13	449.45	72	
73		258.78	326.00	372.32	404.92	492.82	73	
74		283.24	357.16	408.11	443.54	539.75	74	
75		309.24	390.32	446.08	484.79	589.33	75	
76		336.59	425.18	485.98	528.13	641.21	76	
77		365.13	461.54	527.47	572.93	694.79	77	
78		393.41	497.67	568.78	617.58	747.20	78	
79		422.59	534.83	611.16	663.37	800.69	79	
80		452.58	573.16	654.85	710.46	855.19	80	
81		483.55	612.52	699.64	758.71	910.89	81	
82		515.22	652.97	745.80	808.28	967.67	82	
83		547.77	694.53	793.08	859.06	1,025.56	83	
84		581.24	737.12	841.59	911.04	1,084.52	84	
85		615.54	780.87	891.13	964.41	1,144.70	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 5% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		8.50	11.06	12.98	14.43	19.83			18-34		
35-39		11.26	14.65	17.07	18.87	25.62			35-39		
40-44		15.54	20.06	23.43	25.93	34.51			40-44		
45-49		22.07	28.41	33.08	36.36	47.80			45-49		
50		27.22	35.03	40.66	44.71	58.37			50		
51		29.19	37.62	43.60	47.90	62.39			51		
52		31.27	40.37	46.66	51.38	66.69			52		
53		33.86	43.48	50.23	55.21	71.51			53		
54		36.37	46.81	54.13	59.37	76.45			54		
55		39.23	50.28	58.15	63.60	81.75			55		
56		41.99	53.86	62.31	68.14	87.11			56		
57		44.99	57.66	66.55	72.76	92.71			57		
58		47.71	61.06	70.40	76.91	97.66			58		
59		50.54	64.60	74.43	81.24	102.75			59		
60		53.54	68.49	78.84	86.06	108.36			60		
61		57.04	72.79	83.74	91.27	114.65			61		
62		60.94	77.67	89.35	97.29	121.68			62		
63		65.62	83.63	96.09	104.57	130.32			63		
64		70.80	90.27	103.51	112.67	140.01			64		
65		76.49	97.51	111.79	121.52	150.62			65		
66		82.82	105.36	120.76	131.25	162.16			66		
67		89.57	114.02	130.63	141.85	174.88			67		
68		95.38	121.35	138.85	150.75	185.44			68		
69		102.11	129.79	148.58	161.20	198.01			69		
70		110.13	139.97	160.13	173.76	213.03			70		
71		119.88	152.36	174.35	189.09	231.49			71		
72		131.84	167.51	191.64	207.81	254.08			72		
73		149.37	189.96	217.38	235.69	288.21			73		
74		169.04	215.09	246.11	267.00	326.51			74		
75		190.45	242.51	277.51	301.01	368.04			75		
76		213.23	271.55	310.97	337.35	412.01			76		
77		236.91	301.93	345.69	375.04	457.47			77		
78		259.59	330.95	378.97	411.03	500.25			78		
79		282.71	360.69	413.01	447.84	543.77			79		
80		306.48	391.06	447.93	485.57	587.93			80		
81		330.76	422.30	483.57	524.06	632.81			81		
82		355.50	454.19	520.09	563.58	678.40			82		
83		380.95	486.72	557.40	603.77	724.72			83		
84		406.84	520.11	595.48	644.97	771.73			84		
85		433.28	554.10	634.44	686.97	819.38			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 6% Benefit Inflation Included

#### 90-Day Elimination Period

		Nursing Home Base Policy Rate Per \$10 Daily Benefit Amount (DBA)						
		Policy Lifetime Maximum Benefit						
Issue Age		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age	
18-34		17.45	21.29	24.20	26.64	33.99	18-34	
35-39		21.91	26.74	30.44	33.42	42.40	35-39	
40-44		28.82	35.35	40.36	44.18	55.70	40-44	
45-49		39.66	48.92	55.92	61.09	76.60	45-49	
50		51.67	63.83	72.87	79.61	99.58	50	
51		56.32	69.62	79.35	86.81	108.43	51	
52		61.15	75.61	86.38	94.35	117.70	52	
53		66.06	81.76	93.35	101.97	127.24	53	
54		71.06	88.15	100.69	109.98	137.08	54	
55		76.29	94.73	108.17	118.23	147.16	55	
56		81.56	101.53	115.96	126.70	157.57	56	
57		87.06	108.48	124.03	135.32	168.13	57	
58		91.95	114.61	131.05	143.00	177.45	58	
59		97.06	121.17	138.52	151.21	187.24	59	
60		102.70	128.41	146.81	159.99	198.00	60	
61		109.09	136.45	156.00	169.95	210.01	61	
62		116.36	145.68	166.57	181.39	223.75	62	
63		125.42	157.27	179.62	195.65	241.07	63	
64		135.63	170.04	194.43	211.57	260.33	64	
65		146.76	184.23	210.56	229.16	281.68	65	
66		159.02	199.64	228.14	248.30	304.84	66	
67		172.13	216.37	247.40	269.16	330.03	67	
68		185.28	233.10	266.37	289.92	355.16	68	
69		199.63	251.23	287.17	312.65	382.73	69	
70		215.47	271.39	310.17	337.68	413.24	70	
71		232.95	293.58	335.77	365.49	446.86	71	
72		252.40	318.33	364.00	396.33	484.19	72	
73		276.02	348.52	398.65	434.05	530.04	73	
74		301.61	381.20	436.27	474.66	579.57	74	
75		328.74	415.90	476.07	517.95	631.74	75	
76		357.21	452.28	517.78	563.31	686.17	76	
77		386.84	490.12	561.02	610.01	742.19	77	
78		416.00	527.48	603.81	656.30	796.59	78	
79		445.99	565.77	647.54	703.58	851.88	79	
80		476.71	605.15	692.49	752.05	907.98	80	
81		508.36	645.46	738.41	801.54	965.12	81	
82		540.61	686.77	785.63	852.24	1,023.15	82	
83		573.67	729.10	833.84	904.02	1,082.11	83	
84		607.59	772.36	883.18	956.87	1,141.95	84	
85		642.26	816.70	933.41	1,011.01	1,202.85	85	

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

# NEW YORK LIFE INSURANCE COMPANY

## GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

### ILTC-4300 and INH-4300 and Riders

#### District of Columbia

#### Standard Underwriting Class Rates

#### New Increased Rates - Attained Ages 69-73

#### With Simple 6% Benefit Inflation Included

#### 90-Day Elimination Period

100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)											
Issue Age		Policy Lifetime Maximum Benefit									
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited					
18-34		9.38	12.21	14.34	15.95	21.99			18-34		
35-39		12.46	16.22	18.91	20.91	28.48			35-39		
40-44		17.18	22.19	25.94	28.73	38.34			40-44		
45-49		24.33	31.34	36.53	40.17	52.96			45-49		
50		29.95	38.57	44.81	49.31	64.56			50		
51		32.09	41.40	48.02	52.79	68.96			51		
52		34.34	44.39	51.34	56.59	73.66			52		
53		37.17	47.77	55.23	60.76	78.93			53		
54		39.88	51.39	59.48	65.29	84.31			54		
55		42.99	55.15	63.85	69.88	90.09			55		
56		45.96	59.02	68.36	74.81	95.91			56		
57		49.20	63.13	72.94	79.81	101.99			57		
58		52.13	66.80	77.10	84.29	107.35			58		
59		55.17	70.60	81.43	88.95	112.83			59		
60		58.37	74.77	86.16	94.14	118.87			60		
61		62.12	79.37	91.41	99.72	125.64			61		
62		66.29	84.59	97.43	106.18	133.19			62		
63		71.29	90.98	104.66	114.00	142.49			63		
64		76.82	98.09	112.60	122.69	152.92			64		
65		82.88	105.82	121.46	132.16	164.31			65		
66		89.62	114.18	131.03	142.56	176.67			66		
67		96.78	123.40	141.56	153.87	190.29			67		
68		102.96	131.21	150.32	163.37	201.59			68		
69		110.09	140.16	160.67	174.50	215.02			69		
70		118.55	150.93	172.90	187.83	231.00			70		
71		128.81	164.00	187.94	204.05	250.60			71		
72		141.38	179.95	206.17	223.82	274.53			72		
73		159.78	203.58	233.32	253.26	310.71			73		
74		180.39	229.98	263.55	286.27	351.25			74		
75		202.79	258.75	296.55	322.06	395.13			75		
76		226.58	289.14	331.66	360.25	441.49			76		
77		251.25	320.88	367.99	399.75	489.30			77		
78		274.77	351.05	402.66	437.29	534.04			78		
79		298.67	381.89	438.02	475.58	579.43			79		
80		323.20	413.29	474.22	514.74	625.34			80		
81		348.19	445.54	511.06	554.58	671.87			81		
82		373.58	478.38	548.74	595.42	719.01			82		
83		399.67	511.79	587.15	636.83	766.78			83		
84		426.14	546.04	626.26	679.22	815.13			84		
85		453.12	580.82	666.21	722.34	864.01			85		

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

**NEW YORK LIFE INSURANCE COMPANY**  
**GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES**  
**ILTC-4300 and INH-4300 and Riders**  
**District of Columbia**  
**New Increased Rates - Attained Ages 69-73**

**Rates for Nonforfeiture Rider, and Elimination Period /**  
**Waiver of Premium Enhancement Rider;**  
**and Spouse/Sibling and Multi-Life Discounts**

**Nonforfeiture Rider**

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

**Elimination Period / Waiver of Premium Enhancement Rider**

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

**Spouse/Sibling Discount**

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

**Multi-Life Discount Program**

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount <sup>1</sup> No Spouse
15-25	5%
26-100	7%
101+	10%

<sup>1</sup> The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.



<b>State:</b>	District of Columbia	<b>Filing Company:</b>	New York Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	2019 Rate Increase/145NYL-30.02		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	
<b>Attachment(s):</b>	DC_AM_4.0_LR_20191115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	DC_CovLtr_4.0_LR_20191115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Supplement to the Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	DC_Supplement_4.0_LR_20191115.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

# NEW YORK LIFE INSURANCE COMPANY

Address: 11501 Burnet Rd, Bldg 906, Suite 600, Austin, TX 78758

## Actuarial Memorandum for the Generation 4.0 Policy Forms

November 15, 2019

**Product**  
**Comprehensive**  
**Nursing Home Only**

**Number**  
**ILTC-4300, et al.**  
**INH-4300, et al.**

New York Life Insurance Company (New York Life) is requesting a rate increase on the above listed long-term care policy forms. These policy forms were issued in the District of Columbia from July 1997 through December 2003 and are no longer being marketed in any jurisdiction.

Nationwide, the company is requesting the same rate increase.

### 1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase meets the minimum requirements of sections 19 and 20 of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

### 2. Requested Rate Increase

New York Life is requesting the approval of an average premium rate increase of 23.4% on the above listed policy forms. The premium rate increase currently being requested is necessary due to emerging and projected experience running more adverse than previously expected.

The company is requesting an 80.0% rate increase for policyholders with an attained age under 69, a 45.0% rate increase for policyholders with an attained age of 69 to 73, and a 0.0% rate increase for policyholders with an attained age 74 or above as of January 1, 2020.

New York Life acknowledges District of Columbia Bulletin 03-PPI-005-11/24 which limits any annual rate increase to no more than 10%, and that the requested rate increase would result in an increase greater than 10% for most policyholders. However, the company requests an opportunity to work with the Department so that the requested increase may be approved in its entirety.

Policyholders who reach attained age 74 as of January 1, 2020 will not receive a rate increase on their current premium. However, for those policyholders who have an attained age of 74 or older as of January 1, 2020, the 45.0% premium rate increase will apply to any voluntary plan changes elected by the policyholder after the implementation date of the rate increase or any voluntary future purchase options elected by the policyholder. Policyholders who have not reached attained age 74 as of January 1, 2020 will receive the rate increase on any future benefit changes regardless of age.

Policyholders who had reached attained age 75 at the time of implementation of the rate increase approved in 2013 will not receive a rate increase on any premium including voluntary plan changes or voluntary future purchase options elected by the policyholder.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to reduce the increase for any of our insureds who have attained age of 69 to 73 and forgo the increase for any of our insureds who have attained age 74 and above as of January 1, 2020. The company will be absorbing the cost of reducing the increase for those policyholders who have reached attained age 69 and the increases on those below attained age 69 have not been increased to subsidize insureds with attained ages 69 and higher.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice No. 12, section 3.2.1.

Projected experience assuming this increase is implemented is shown in Exhibit I.

## NEW YORK LIFE INSURANCE COMPANY

Address: 11501 Burnet Rd, Bldg 906, Suite 600, Austin, TX 78758

### Actuarial Memorandum for the Generation 4.0 Policy Forms

November 15, 2019

New York Life has elected to take a unique approach to our current request for a premium rate increase by guaranteeing premium rates in the future where the full amount of our requested premium increase is approved. As such, the company will update each policyholder's policy, via an endorsement, to be non-cancellable rather than guaranteed renewable for those policy forms where our request is approved.

If less than the fully requested amount is approved, each policyholder's contract will remain guaranteed renewable. In that case, the company will continue to monitor the business and reserves the right to request additional rate increases in the future.

We believe that endorsing existing policies to make rates non-cancellable if the full increase is approved is in the best interest of our insureds because it will provide policyowners with certainty regarding future premiums and promote informed decisions. The requested rate increase was justified solely on the experience from the existing products and did not include an additional charge for the decision to make policies non-cancellable.

Corresponding rate tables, for policyholders with attained ages under age 69 and for policyholders with attained ages of 69 to 73 as of January 1, 2020, reflecting the rate increase are enclosed with this memorandum. These rate tables will also be used for any voluntary plan changes or any future purchase options elected by the policyholder. Because increased rates are still in excess of minimum loss ratios and policies will be endorsed to be non-cancellable, rather than guaranteed renewable where the full amount of our request is approved, the rates are not capped at the new business rate schedules. The current rate tables will continue to apply to the current premium for policyholders with attained age 74 and over as of January 1, 2020 and all policyholders who were attained age 75 at the time of the implementation of the last rate filing. Please note that the actual rates implemented may vary slightly due to implementation rounding algorithms.

### 3. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community-based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

## NEW YORK LIFE INSURANCE COMPANY

Address: 11501 Burnet Rd, Bldg 906, Suite 600, Austin, TX 78758

### Actuarial Memorandum for the Generation 4.0 Policy Forms

November 15, 2019

#### 4. Renewability

These policy forms are guaranteed renewable for life. If the requested rate increase is approved in full, the company will update each policyholder's contract to be non-cancellable rather than guaranteed renewable.

#### 5. Applicability

This filing is applicable to in-force policies only. The above listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 74 as of January 1, 2020. The rate changes will also be used for any voluntary plan changes or future purchase options elected by the policyholder. The current rates will continue to apply to the current premium for policyholders with attained age 74 and over as of January 1, 2020 and all policyholders who were attained age 75 at the time of the implementation of the last rate filing.

#### 6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

- a. Morbidity reflects claim costs developed using the 2017 *Milliman Long-Term Care Guidelines (Guidelines)*, adjusted for New York Life's current experience relative to the *Guidelines*. The claim costs were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.
- b. Mortality Rates reflect the 2012 Individual Annuity Mortality Basic gender-distinct table (2012 IAM). The mortality rates were adjusted for mortality selection (varies by marital status, gender, policy duration, and issue age), underwriting selection factors (vary by policy duration and underwriting class), issue age factors, and attained age factors, based on company experience. Mortality improvement (varies by attained age and gender) is assumed through the valuation date.
- c. Voluntary Lapse Rates vary by duration, issue age, gender and marital status as developed from historical experience.
- d. Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on historical experience and vary by gender, marital status, benefit period, attained age and duration.
- e. Insured Behavior Due to the Rate Increase. In the year of rate increase implementation, an additional 0.7% of in-force policyholders on average are assumed to lapse, and a 1.1% reduction in premiums and claims on average is assumed due to reduced benefit option elections. A cumulative 0.3% increase in morbidity on average is assumed due to adverse selection from the rate increase.
- f. Interest Rate is assumed to follow the best estimate assumption of 4.0%. Historic and future values in Exhibit I of this memorandum are accumulated and discounted using an interest rate of 5.0%, the originally filed pricing interest rate used in the determination of the expected loss ratio.
- g. Annual Improvement is not assumed prospectively for morbidity or mortality.
- h. Expenses have not been explicitly projected. Originally filed expense assumptions are assumed to remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.
- i. Dividends are not projected in the current experience as the company has not historically paid a dividend on the above listed policy forms and does not anticipate paying a dividend in the future on the above listed policy forms.

## **NEW YORK LIFE INSURANCE COMPANY**

**Address:** 11501 Burnet Rd, Bldg 906, Suite 600, Austin, TX 78758

### **Actuarial Memorandum for the Generation 4.0 Policy Forms**

**November 15, 2019**

The above assumptions are based on the experience of policies issued by New York Life, industry experience, and actuarial judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar forms nationwide and are deemed reasonable for the particular policy forms in this filing.

In developing the morbidity assumption, the claim experience period spans from 2007 through 2016. For the persistency assumptions, the policy termination experience period spans from 2007 through 2016. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not reflect an explicit margin for conservatism.

Although the rates will become non-cancellable rather than guaranteed renewable, if the requested rate increase is approved in full, an explicit non-cancellable morbidity margin assumption for conservatism has not been included. Including a non-cancellable morbidity margin in the projections is unnecessary as the decision to make the rates non-cancellable is not based on an expected or required return on the business.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

#### **7. Marketing Method**

These policy forms were marketed by New York Life career agents and independent brokers.

#### **8. Underwriting Description**

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

#### **9. Premiums**

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 3 above. The premiums may vary by policy form, issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

#### **10. Issue Age Range**

Issue ages are from 18 to 85.

#### **11. Area Factors**

Area factors are not used for the above listed policy forms.

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### Actuarial Memorandum for the Generation 4.0 Policy Forms

November 15, 2019

#### 12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force insured count as of December 31, 2018) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	33.6%
Semi-Annual	0.51*AP	5.6%
Quarterly	0.26*AP	7.4%
Monthly	0.09*AP	53.4%

#### 13. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2018 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported (IBNR) reserve balances as of December 31, 2018 have been allocated to a calendar year of incurral and included in historic incurred claims.

#### 14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

#### 15. Demonstration of Satisfaction of Loss Ratio Requirements

Exhibit I provides actual and projected experience using current assumptions with the original pricing interest rate assumption of 5.0%. Actual experience is provided from inception through 2018 and then projected on a seriatim basis for 75 years using the current assumptions described above in Section 6. The actual experience and projections have been restated to reflect the rate level approved in the District of Columbia on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in the District of Columbia were implemented on each policy's first anniversary on or after the effective date of the increase. The after increase projected experience reflects the requested increase on a seriatim basis. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2020, but no sooner than 12 months after the prior rate increase was effective. The projections reflecting the rate increase also assume that no increase is applied to policyholders subject to the attained age carve-out.

Values in Exhibit I are shown (a) before and (b) after the requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, annual loss ratios, and cumulative loss ratios. As shown in Exhibit I, the anticipated lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio required by regulation.

Exhibit II provides a demonstration that the requested rate increase meets the 58%/85% minimum loss ratio test under moderately adverse conditions as required by post-rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of projected initial earned premium times 58%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5.0% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions (equates to a

## NEW YORK LIFE INSURANCE COMPANY

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### Actuarial Memorandum for the Generation 4.0 Policy Forms

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5% deterioration in the lifetime loss ratio). Present and accumulated values in Exhibit II are determined at the maximum valuation interest rate. The values shown in Exhibit II do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values and because the incurred claims in Exhibit II are increased by 5.0% to reflect moderately adverse experience.

#### 16. Actual-to-Expected Experience

Actual experience and projections in Exhibit I have been restated to reflect the rate level approved in the District of Columbia on a nationwide basis as described in section 15 above. Expected experience in Exhibit I uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions.

Exhibit III provides a comparison of the current and original pricing assumptions that underlie the actual and expected experience described above.

#### 17. History of Previous Rate Revisions

One prior increase has been approved and implemented on these policy forms. A 10.0% increase was approved on August 16, 2013 and implemented on each contract's next billing anniversary beginning January 11, 2014 for policyholders with an attained age under 75 and a 0.0% rate increase for policyholders with an attained age of 75 or above.

#### 18. Analysis Performed to Consider a Rate Increase

Exhibit I demonstrates that experience has been more adverse from that expected using original pricing assumptions as the actual-to-expected (A:E) loss ratios exceed 1.0. The premium rate increase currently being requested is necessary due to emerging and projected experience running more adverse than previously expected.

Exhibit IV provides an analysis of actual and projected nationwide experience with respect to changes in interest, lapse (combination of voluntary lapse and benefit expiry), mortality, and morbidity and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio. The current and original pricing assumptions are provided in Exhibit III.

#### 19. Average Annual Premium in the District of Columbia (Based on December 31, 2018 In-Force)

Before increase: \$1,790  
After increase: \$2,208\*

*\*After increase average annual premium assumes rate increase implementation on policy anniversary date on or after January 1, 2020.*

#### 20. Proposed Effective Date

This rate increase will apply to policies on their first policy anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than January 1, 2020.

**NEW YORK LIFE INSURANCE COMPANY**

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**Actuarial Memorandum for the Generation 4.0 Policy Forms**

**November 15, 2019**

**21. Distribution of Business as of December 31, 2018 (Based on Nationwide In-Force Insured Count)**

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 45	13.4%
45 - 49	13.5%
50 - 54	21.3%
55 - 59	21.3%
60 - 64	17.1%
65 - 69	9.4%
70 - 74	3.2%
75 - 79	0.7%
80 +	0.1%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	7.7%
30-day	0.4%
60-day	1.9%
90-day	87.3%
180-day	2.7%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
1-Year	0.0%
2-Year	1.6%
3-Year	16.1%
4-Year	3.0%
5-Year	17.0%
Unlimited	62.3%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	0.2%
Simple	13.6%
Compound	17.9%
GPO	68.3%



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**Actuarial Memorandum for the Generation 4.0 Policy Forms**

**November 15, 2019**

By Home Care (HC) Coverage Type:

<b>HC Coverage Type</b>	<b>Percent Distribution</b>
Comprehensive	96.0%
Nursing Home	4.0%

**22. Number of Insureds and Annualized Premium (Based on December 31, 2018 In-Force)**

The number of insureds and annualized premium that will be affected by this rate increase filing are:

<b>Attained Age</b>	<b>District of Columbia</b>		<b>Nationwide</b>	
	<b>Number of Insureds</b>	<b>Annualized Premium</b>	<b>Number of Insureds</b>	<b>Annualized Premium</b>
<74	36	\$45,120	16,737	\$23,387,432
74+	35	81,953	16,851	38,814,618
Total	71	127,073	33,588	62,202,050

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**Actuarial Memorandum for the Generation 4.0 Policy Forms**

**November 15, 2019**

**23. Actuarial Certification**


I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum is in compliance, where applicable, with Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and No. 18, "Long-Term Care Insurance" as adopted by the Actuarial Standards Board. This filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the District of Columbia and the rules of the department of insurance.

In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.



Sheryl Babcock, FSA, MAAA  
Corporate Vice President and Actuary, New York Life Insurance Company

Date: November 15, 2019

**Exhibit I-a**  
**New York Life Insurance Company**  
**Actual and Projected Experience by Calendar Year**  
**Nationwide Experience Before Requested Rate Increase**  
**Generation 4.0 Policy Forms**

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
	Calendar Year	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Pricing Interest 5.0% (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to- Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.477
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.585
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.644
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.667
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.755
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.866
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.8%	15.5%	0.894
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.909
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	0.998
	Projected Future Experience (75 Years)	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.4%	19.4%
2008		61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.4%	21.0%	1.069
2009		60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.1%	22.6%	1.108
2010		60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.5%	24.4%	1.128
2011		59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	29.9%	26.1%	1.147
2012		59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	32.6%	27.8%	1.174
2013		58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.1%	29.5%	1.191
2014		59,218,806	45,653,690	77.1%	37,132	28,531,015	23,155,273	81.2%	19,659	37.2%	31.1%	1.195
2015		60,001,726	49,911,876	83.2%	36,269	26,394,151	23,787,922	90.1%	18,175	39.3%	32.7%	1.201
2016		59,104,472	63,454,480	107.4%	35,385	24,382,248	24,373,423	100.0%	16,771	42.1%	34.3%	1.227
2017		58,110,561	73,659,897	126.8%	34,457	22,471,958	24,906,390	110.8%	15,446	45.2%	35.8%	1.262
2018		57,013,996	69,015,187	121.0%	33,588	20,665,648	25,378,181	122.8%	14,194	47.8%	37.3%	1.280
2019		55,546,375	80,071,004	144.2%	32,552	18,859,474	25,750,108	136.5%	13,016	50.7%	38.8%	1.306
2020		53,183,185	85,742,558	161.2%	31,476	17,034,247	26,002,212	152.6%	11,908	53.6%	40.2%	1.333
2021		50,772,448	91,434,293	180.1%	30,362	15,342,616	26,174,460	170.6%	10,869	56.6%	41.6%	1.361
2022		48,329,366	97,182,034	201.1%	29,217	13,778,957	26,265,529	190.6%	9,896	59.7%	43.0%	1.389
2023		45,871,819	102,979,654	224.5%	28,049	12,337,572	26,282,134	213.0%	8,988	62.7%	44.3%	1.417
2024		43,416,842	108,811,786	250.6%	26,863	11,012,714	26,222,510	238.1%	8,141	65.8%	45.5%	1.447
2025		40,976,953	114,652,607	279.8%	25,665	9,798,612	26,071,606	266.1%	7,354	69.0%	46.7%	1.477
2026		38,562,015	120,366,683	312.1%	24,458	8,689,491	25,825,115	297.2%	6,624	72.1%	47.9%	1.507
2027		36,180,235	125,919,489	348.0%	23,247	7,679,587	25,492,419	332.0%	5,950	75.3%	49.0%	1.538
2028		33,838,794	131,264,526	387.9%	22,034	6,763,160	25,077,235	370.8%	5,328	78.5%	50.0%	1.570
2029		31,544,609	136,378,167	432.3%	20,825	5,934,514	24,580,928	414.2%	4,756	81.6%	51.0%	1.602
2030		29,304,775	141,185,025	481.8%	19,624	5,188,015	24,003,594	462.7%	4,233	84.7%	51.9%	1.633
2031		27,125,933	145,538,832	536.5%	18,434	4,518,106	23,346,994	516.7%	3,755	87.8%	52.7%	1.666
2032		25,014,709	149,395,674	597.2%	17,260	3,919,325	22,613,315	577.0%	3,320	90.9%	53.5%	1.698
2033		22,977,844	152,746,080	664.8%	16,107	3,386,327	21,799,842	643.8%	2,926	93.8%	54.3%	1.729
2034		21,021,071	155,523,246	739.8%	14,979	2,913,901	20,913,309	717.7%	2,570	96.8%	54.9%	1.761
2035		19,149,608	157,513,854	822.5%	13,880	2,496,992	19,967,716	799.7%	2,249	99.6%	55.6%	1.792
2036		17,368,414	158,527,600	912.7%	12,813	2,130,712	18,970,599	890.3%	1,962	102.3%	56.1%	1.823
2037		15,682,295	158,580,469	1,011.2%	11,784	1,810,377	17,917,176	989.7%	1,706	104.9%	56.6%	1.853
2038		14,095,033	157,699,066	1,118.8%	10,797	1,531,530	16,821,210	1,077.5%	1,477	107.4%	57.1%	1.881
2039		12,609,197	155,857,017	1,236.1%	9,853	1,289,965	15,694,534	1,216.7%	1,275	109.8%	57.5%	1.909
2040		11,226,318	153,010,732	1,363.0%	8,956	1,081,726	14,554,060	1,345.4%	1,097	112.0%	57.9%	1.935
2041		9,946,915	149,170,145	1,499.7%	8,108	903,111	13,418,848	1,485.8%	940	114.0%	58.2%	1.960
2042		8,770,517	144,445,713	1,646.9%	7,311	750,682	12,304,086	1,639.1%	803	115.9%	58.5%	1.983
2043		7,695,701	138,934,967	1,805.4%	6,566	621,276	11,223,077	1,806.5%	684	117.7%	58.7%	2.005
2044		6,719,853	132,823,552	1,976.6%	5,874	511,998	10,187,166	1,989.7%	580	119.3%	58.9%	2.025
2045		5,839,557	126,286,304	2,162.6%	5,234	420,211	9,203,063	2,190.1%	490	120.8%	59.1%	2.043
2046		5,050,766	119,488,259	2,365.7%	4,645	343,528	8,277,489	2,409.6%	413	122.1%	59.3%	2.060
2047		4,348,541	112,483,524	2,586.7%	4,107	279,799	7,417,890	2,651.1%	347	123.3%	59.4%	2.076
2048		3,727,272	105,357,311	2,826.7%	3,618	227,107	6,625,043	2,917.1%	291	124.4%	59.5%	2.090
2049		3,181,003	98,174,829	3,086.3%	3,176	183,755	5,899,917	3,210.8%	243	125.3%	59.6%	2.102
2050		2,703,635	91,033,011	3,367.1%	2,778	148,253	5,240,297	3,534.7%	202	126.1%	59.7%	2.113
2051		2,288,995	84,050,520	3,671.9%	2,422	119,304	4,640,073	3,889.3%	168	126.9%	59.8%	2.123
2052		1,930,856	77,140,716	3,995.2%	2,104	95,789	4,097,449	4,277.6%	139	127.5%	59.8%	2.132
2053		1,623,073	70,335,371	4,333.5%	1,823	76,752	3,607,364	4,700.0%	115	128.1%	59.9%	2.140
2054		1,359,806	63,754,710	4,688.5%	1,573	61,386	3,165,924	5,157.4%	95	128.6%	59.9%	2.146
2055		1,135,605	57,464,780	5,060.3%	1,354	49,013	2,770,876	5,653.3%	78	129.0%	59.9%	2.152
2056		945,530	51,597,146	5,457.0%	1,162	39,071	2,419,328	6,192.2%	64	129.4%	60.0%	2.157
2057		785,021	46,061,728	5,867.6%	993	31,095	2,107,112	6,776.4%	52	129.7%	60.0%	2.161
2058		649,984	40,853,164	6,285.3%	847	24,706	1,830,900	7,410.7%	42	129.9%	60.0%	2.165
2059		536,751	35,956,151	6,698.9%	720	19,596	1,587,768	8,102.6%	34	130.2%	60.0%	2.168
2060		442,061	31,454,020	7,115.3%	609	15,513	1,373,496	8,853.7%	28	130.3%	60.0%	2.171
2061		363,137	27,325,620	7,524.9%	514	12,256	1,184,648	9,666.0%	22	130.5%	60.1%	2.173
2062		297,554	23,536,894	7,910.1%	432	9,660	1,018,386	10,541.9%	18	130.6%	60.1%	2.174
2063		243,208	20,095,241	8,262.6%	362	7,595	873,035	11,494.9%	14	130.7%	60.1%	2.176
2064		198,300	16,970,068	8,557.8%	302	5,954	744,903	12,511.0%	11	130.8%	60.1%	2.177
2065		161,273	14,194,084	8,801.3%	251	4,652	632,281	13,590.8%	9	130.9%	60.1%	2.178
2066		130,816	11,733,139	8,969.2%	207	3,622	533,232	14,751.1%	7	130.9%	60.1%	2.179
2067		105,827	9,574,109	9,047.0%	171	2,807	448,651	15,981.8%	5	130.9%	60.1%	2.179
2068	85,377	7,670,415	8,984.2%	140	2,165	373,775	17,261.7%	4	131.0%	60.1%	2.180	
2069	68,677	5,988,356	8,719.7%	114	1,							

**Exhibit I-b**  
**New York Life Insurance Company**  
**Actual and Projected Experience by Calendar Year**  
**Nationwide Experience After Requested Rate Increase**  
**Generation 4.0 Policy Forms**

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
	Calendar Year	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Pricing Interest 5.0% (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to- Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.477
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.585
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.644
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.767
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.655
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.866
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.8%	15.5%	0.894
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.909
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	0.998
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.4%	19.4%	1.054
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.4%	21.0%	1.069
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.1%	22.6%	1.108
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.5%	24.4%	1.128
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	29.9%	26.1%	1.147
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	32.6%	27.8%	1.174
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.1%	29.5%	1.191
	2014	59,218,806	45,653,690	77.1%	37,132	28,531,015	23,155,273	81.2%	19,659	37.2%	31.1%	1.195
	2015	60,001,726	49,911,876	83.2%	36,269	26,394,151	23,787,922	90.1%	18,175	39.3%	32.7%	1.201
	2016	59,104,472	63,454,480	107.4%	35,385	24,382,248	24,373,423	100.0%	16,771	42.1%	34.3%	1.227
	2017	58,110,561	73,659,897	126.8%	34,457	22,471,958	24,906,390	110.8%	15,446	45.2%	35.8%	1.262
	2018	57,013,996	69,015,187	121.0%	33,588	20,665,648	25,378,181	122.8%	14,194	47.8%	37.3%	1.280
Projected Future Experience (75 Years)	2019	55,546,375	80,071,004	144.2%	32,552	18,859,474	25,750,108	136.5%	13,016	50.7%	38.8%	1.306
	2020	57,670,870	85,566,765	148.4%	31,157	17,034,247	26,002,212	152.6%	11,908	53.5%	40.2%	1.330
	2021	60,859,903	90,996,992	149.5%	30,048	15,342,616	26,174,460	170.6%	10,869	56.2%	41.6%	1.351
	2022	58,261,293	96,667,597	165.9%	28,907	13,778,957	26,265,529	190.6%	9,896	59.0%	43.0%	1.372
	2023	55,639,749	102,372,575	184.0%	27,744	12,337,572	26,282,134	213.0%	8,988	61.7%	44.3%	1.395
	2024	53,012,001	108,093,913	203.9%	26,563	11,012,714	26,222,510	238.1%	8,141	64.6%	45.5%	1.419
	2025	50,390,207	113,803,891	225.8%	25,370	9,798,612	26,071,606	266.1%	7,354	67.4%	46.7%	1.443
	2026	47,783,581	119,364,813	249.8%	24,169	8,689,491	25,825,115	297.2%	6,624	70.3%	47.9%	1.468
	2027	45,199,190	124,739,605	276.0%	22,964	7,679,587	25,492,419	332.0%	5,950	73.1%	49.0%	1.494
	2028	42,642,791	129,879,626	304.6%	21,758	6,763,160	25,077,235	370.8%	5,328	76.0%	50.0%	1.521
	2029	40,120,041	134,759,841	335.9%	20,556	5,934,514	24,580,928	414.2%	4,756	78.9%	51.0%	1.548
	2030	37,636,956	139,307,021	370.1%	19,361	5,188,015	24,003,594	462.7%	4,233	81.7%	51.9%	1.575
	2031	35,199,192	143,376,997	407.3%	18,179	4,518,106	23,346,994	516.7%	3,755	84.5%	52.7%	1.602
	2032	32,812,526	146,926,826	447.8%	17,013	3,919,325	22,613,315	577.0%	3,320	87.2%	53.5%	1.630
	2033	30,483,034	149,948,992	491.9%	15,869	3,386,327	21,799,842	643.8%	2,926	89.9%	54.3%	1.657
	2034	28,216,085	152,381,370	540.1%	14,750	2,913,901	20,913,309	717.7%	2,570	92.5%	54.9%	1.684
	2035	26,017,192	154,028,214	592.0%	13,660	2,496,992	19,967,716	799.7%	2,249	95.1%	55.6%	1.711
	2036	23,892,370	154,712,423	647.5%	12,604	2,130,712	18,970,599	890.3%	1,962	97.5%	56.1%	1.737
	2037	21,848,384	154,455,570	706.9%	11,585	1,810,377	17,917,176	989.7%	1,706	99.8%	56.6%	1.763
	2038	19,891,617	153,289,862	770.6%	10,608	1,531,530	16,821,210	1,098.3%	1,477	102.1%	57.1%	1.788
	2039	18,027,530	151,196,211	838.7%	9,676	1,289,965	15,694,534	1,216.7%	1,275	104.2%	57.5%	1.812
	2040	16,260,802	148,144,495	911.1%	8,790	1,081,726	14,554,060	1,345.4%	1,097	106.1%	57.9%	1.834
	2041	14,595,382	144,156,950	987.7%	7,954	903,111	13,418,848	1,485.8%	940	108.0%	58.2%	1.856
	2042	13,034,488	139,345,808	1,069.1%	7,168	750,682	12,304,086	1,639.1%	803	109.7%	58.5%	1.876
	2043	11,580,748	133,807,332	1,155.4%	6,435	621,276	11,223,077	1,806.5%	684	111.3%	58.7%	1.895
	2044	10,235,578	127,720,542	1,247.8%	5,753	511,998	10,187,166	1,989.7%	580	112.7%	58.9%	1.912
	2045	8,999,281	121,254,236	1,347.4%	5,124	420,211	9,203,063	2,190.1%	490	114.0%	59.1%	1.929
	2046	7,871,107	114,571,724	1,455.6%	4,546	343,528	8,277,489	2,409.6%	413	115.2%	59.3%	1.943
	2047	6,848,743	107,724,928	1,572.9%	4,018	279,799	7,417,890	2,651.1%	347	116.2%	59.4%	1.957
	2048	5,928,553	100,792,597	1,700.1%	3,538	227,107	6,625,043	2,917.1%	291	117.2%	59.5%	1.969
	2049	5,106,045	93,833,921	1,837.7%	3,105	183,755	5,899,917	3,210.8%	243	118.0%	59.6%	1.980
	2050	4,376,055	86,938,226	1,986.7%	2,715	148,253	5,240,297	3,534.7%	202	118.8%	59.7%	1.990
	2051	3,732,782	80,215,025	2,148.9%	2,366	119,304	4,640,073	3,889.3%	168	119.4%	59.8%	1.998
	2052	3,169,748	73,578,466	2,321.3%	2,056	95,789	4,097,449	4,277.6%	139	120.0%	59.8%	2.006
	2053	2,679,994	67,055,771	2,502.1%	1,780	76,752	3,607,364	4,700.0%	115	120.5%	59.9%	2.013
	2054	2,256,491	60,759,063	2,692.6%	1,536	61,386	3,165,924	5,157.4%	95	120.9%	59.9%	2.019
	2055	1,892,352	54,748,646	2,893.2%	1,322	49,013	2,770,876	5,653.3%	78	121.3%	59.9%	2.024
	2056	1,581,061	49,147,308	3,108.5%	1,134	39,071	2,419,328	6,192.2%	64	121.6%	60.0%	2.028
	2057	1,316,338	43,866,955	3,332.5%	970	31,095	2,107,112	6,776.4%	52	121.9%	60.0%	2.032
	2058	1,092,316	38,900,944	3,561.3%	827	24,706	1,830,900	7,410.7%	42	122.1%	60.0%	2.035
	2059	903,570	34,233,788	3,788.7%	702	19,596	1,587,768	8,102.6%	34	122.3%	60.0%	2.038
	2060	745,149	29,944,171	4,018.5%	595	15,513	1,373,496	8,853.7%	28	122.5%	60.0%	2.040
	2061	612,728	26,011,554	4,245.2%	502	12,256	1,184,648	9,666.0%	22	122.6%	60.1%	2.042
	2062	502,458	22,403,196	4,458.7%	422	9,660	1,018,386	10,541.9%	18	122.7%	60.1%	2.043
	2063	410,939	19,125,899	4,654.2%	353	7,595	873,035	11,494.9%	14	122.8%	60.1%	2.045
	2064	335,223	16,150,403	4,817.8%	295	5,954	744,903	12,511.0%	11	122.9%	60.1%	2.046
	2065	272,736	13,507,694	4,952.7%	245	4,652	632,281	13,590.8%	9	123.0%	60.1%	2.047
	2066	221,300	11,165,155	5,045.3%	202	3,622	534,232	14,751.1%	7	123.0%	60.1%	2.047
	2067	179,073	9,110,195	5,087.4%	166	2,807	448,651	15,981.8%	5	123.0%	60.1%	2.048
	2068	144,499	7,298,410	5,050.8%	136	2,165	373,775	17,261.7%	4	123.1%	60.1%	2.048
	2069	116,253	5,697,679	4,901.1%	111	1,661						

**Exhibit II**  
**New York Life Insurance Company**  
**Demonstration that the Requested Rate Increase Passes the 58%/85% Loss Ratio Minimum**  
**Nationwide Experience with Prior Approved Increases**  
**Generation 4.0 Policy Forms**

1	Accumulated value of initial earned premium	1,644,475,663 x 58%	=	953,795,885
2a	Accumulated value of earned premium	1,660,444,440		
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	15,968,777 x 85%	=	13,573,461
3	Present value of future projected initial earned premium	482,916,779 x 58%	=	280,091,732
4a	Present value of future projected premium	636,487,983		
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	153,571,204 x 85%	=	130,535,523
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>			<b>1,377,996,600</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves			847,088,478
6b	Present value of future projected incurred claims without the inclusion of active life reserves			2,327,302,247
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b</b>			<b>3,174,390,726</b>
8	Test: 7 is not less than 5			Pass
<p><i>All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 5.5%.</i></p> <p><i>The historical and projected incurred claims (items 6a and 6b) were increased by 5% to reflect assumptions with moderately adverse experience.</i></p>				

**Exhibit III**  
**New York Life Insurance Company**  
**Original Pricing & Current Assumptions Comparison**  
**Generation 4.0 Policy Forms**

**Original Pricing Assumptions**

**Mortality:** Blended 1983 Group Annuity Mortality Table with selection factors

**Voluntary Termination  
Rates:**

<b>Policy Duration</b>	<b>Lapse Rates</b>
1	10.00%
2	8.00%
3	6.00%
4+	5.00%

**Morbidity:** For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

**Interest Rate:** 5.0%

**Exhibit III**  
**New York Life Insurance Company**  
**Original Pricing & Current Assumptions Comparison**  
**Generation 4.0 Policy Forms**

**Current Assumptions**

<b>Mortality:</b>	Mortality Rates reflect the 2012 Individual Annuity Mortality Basic gender-distinct table (2012 IAM). The mortality rates were adjusted for mortality selection (varies by marital status, gender, policy duration, and issue age), underwriting selection factors (vary by policy duration and underwriting class), issue age factors, and attained age factors, based on company experience. Mortality improvement (varies by attained age and gender) is assumed through the valuation date.
<b>Voluntary Termination Rate:</b>	Voluntary Lapse Rates vary by duration, issue age, gender and marital status as developed from historical experience.
<b>Morbidity:</b>	Morbidity reflects claim costs developed using the 2017 Milliman Long-Term Care Guidelines (Guidelines), adjusted for New York Life's current experience relative to the Guidelines. The claim costs were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.
<b>Benefit Expiry Rates:</b>	Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on historical experience and vary by gender, marital status, benefit period, attained age and duration.
<b>Interest Rate:</b>	4.0%

**Exhibit IV**  
**New York Life Insurance Company**  
**Nationwide Experience with Complete Future Lifetime**  
**Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions**

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 80.8%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 65.2%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g.  $39.2\% = 2.6\% + 9.7\% + 19.4\% + 7.5\%$ ).

**Generation 4.0 Products**

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 80.8%*
Original Pricing Assumptions	60.1%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	80.8%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	83.4%	2.6%	22.3%
Mortality	90.5%	9.7%	73.3%
Lapse	100.2%	19.4%	129.3%
Interest	88.3%	7.5%	56.4%
Historical Experience & Projections with All Current Assumptions	146.0%	65.2%	328.2%

\* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Assumes the needed rate increase is fully implemented on January 1, 2020.



# **Appendix A** **New York Life Insurance Company** **Development and Justification of Current Assumptions**

## **Morbidity**

Morbidity assumptions for this filing were based on the Milliman's 2017 Guidelines for Long-Term Care (LTC) claim costs adjusted to reflect underwriting protocols, claim practices, policy provisions and actual historical claims experience. These adjustments include underwriting selection factors, marital factors, morbidity selection factors, salvage factors, exposure adjustment factors, GPO take rates and benefit increase option factors. Claims costs vary by product, gender, coverage type, inflation option, elimination periods, and benefit period.

New York Life performed a morbidity study including claims data incurred from 2007 to 2016 with paid claims and reserve development to December 31, 2017. The total amount of claims incurred in 2017 has not been fully developed due to 2017 IBNR (incurred but not reported) claims which are reported after December 31, 2016. Furthermore, this study excludes any claims incurred in 2017.

Table 1 below provides a summary of the actual to expected claims experience from 2007 to 2016.

**Table 1**  
**Actual to Expected Claims Experience**

<b>Calendar Year</b>	<b>Actual Claims</b>	<b>Expected Claims</b>	<b>Actual to Expected</b>
2007	41,316	38,969	106.0%
2008	40,184	44,932	89.4%
2009	55,345	50,859	108.8%
2010	55,165	57,515	95.9%
2011	67,196	64,143	104.8%
2012	70,020	71,259	98.3%
2013	76,171	78,484	97.1%
2014	84,951	85,354	99.5%
2015	85,951	91,595	93.8%
2016	103,380	98,815	104.6%
<b>Total</b>	<b>679,680</b>	<b>681,925</b>	<b>99.7%</b>

## **Mortality**

New York Life performed a study including all deaths in calendar years 2007 to 2016. December 31, 2016 was the study cutoff date. The total number of deaths in the study was 10,672.

Mortality is based on the 2012 IAM Mortality Table. Mortality improvement was assumed from 2012 to the end of the experience study period using the G2 Projection Scale.

Company specific adjustments factors were applied to the baseline mortality rates. The selection factors vary by issue age, gender, marital status, and underwriting class. Durational selection factors and selection factors by attained age were also included.

Table 2 below provides the actual to expected mortality for calendar years 2007 to 2016.

**Table 2**  
**Actual to Expected Mortality**  
**by Attained Age Groups - Count Based**

<b>Attained Age Group</b>	<b>Actual Deaths</b>	<b>Expected Deaths</b>	<b>Actual to Expected</b>
0 – 69	2,073	2,076	99.9%
70 – 79	2,940	2,885	101.9%
80 – 89	4,372	4,342	100.7%
90+	1,287	1,244	103.5%
<b>Total</b>	<b>10,672</b>	<b>10,546</b>	<b>101.2%</b>

**Appendix A**  
**New York Life Insurance Company**  
**Development and Justification of Current Assumptions**

**Voluntary Lapse**

Voluntary lapse rates are based on a policy year experience study spanning from 2007 through 2016 for policies with complete years of exposure. Only complete policy years are included in this study. Runout through December 2017 is used, a one-year lag, to allow sufficient time for deaths to be reported.

Table 3 below provides the actual to expected lapse rates by policy duration.

**Table 3**  
**Actual to Expected Lapse Rates**

<b>Policy Duration</b>	<b>Actual Lapse Count</b>	<b>Actual Lapse Rate</b>	<b>Expected Lapse Rate</b>	<b>Actual to Expected</b>
1	5,838	6.2%	7.2%	86.7%
2	5,861	6.4%	6.0%	106.3%
3	3,597	4.6%	4.1%	110.3%
4	2,481	3.5%	3.1%	112.2%
5	2,025	2.6%	2.6%	102.2%
6	1,607	2.2%	2.2%	103.2%
7	1,213	1.8%	1.9%	95.8%
8	923	1.4%	1.5%	94.1%
9	745	1.2%	1.1%	105.2%
10	572	1.0%	1.0%	101.0%
11	414	0.8%	0.8%	104.1%
12	351	0.8%	0.7%	111.5%
13+	1,160	0.6%	0.6%	101.1%
Total	26,787	2.6%	2.6%	100.6%

**Benefit Exhaustion**

The benefit exhaustion assumption was reviewed at year-end 2018. This review monitored the emerging experience and evaluated the fit of the best estimate benefit exhaustion assumptions. Milliman has a large experience base to develop such an assumption. To date, New York Life has only experienced 542 benefit exhaustions in the 10-year period from 2007 through 2016. This year New York Life adopted the 2017 Milliman Claim Cost Guidelines. Using this benefit exhaustion assumption the actual-to-expected (A/E) ratios are 65.5%. The credibility is 71% based on the New York Life standard. Based on these facts, New York Life is using the 2017 Milliman assumption with a 76% adjustment. This adjustment is calculated according to the following formula.

$$76\% = (65.5\% \text{ A/E} \times 71\% \text{ Credibility} + 100\% \text{ Base} \times (1 - 71\% \text{ Credibility}))$$

With the proposed assumption, the A/E ratios increase to 87%.



**New York Life Insurance Company**

*Long Term Care*  
11501 Burnet Rd, Bldg 906, Suite 600  
Austin, TX 78758  
Bus: 512-344-5831  
E-Mail: sbabcock@newyorklifeltc.com

Sheryl Babcock, FSA, MAAA  
Corporate Vice President and Actuary  
Long Term Care Insurance

November 15, 2019

Honorable Stephen C. Taylor  
Insurance Commissioner

District of Columbia Department of Insurance, Securities and Banking (Department)  
1050 First Street, N.E., Suite 801  
Washington, DC 20002

**RE: New York Life Insurance Company (New York Life)**

Company NAIC # 66915  
SERFF Tracking # NWLT-131979679  
Policy Forms: Comprehensive  
Nursing Home Only

ILTC-4300, et al.  
INH-4300, et al.

Dear Commissioner Taylor:

The above-listed policy forms represent individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in the District of Columbia from July 1997 through December 2003 and are no longer being marketed in any jurisdiction.

New York Life is requesting the approval of an average premium rate increase of 23.4% on these policy forms. The premium rate increase currently being requested is necessary due to emerging and projected experience running more adverse than previously expected.

The company is requesting an 80.0% rate increase for policyholders with an attained age under 69, a 45.0% rate increase for policyholders with an attained age of 69 to 73, and a 0.0% rate increase for policyholders with an attained age 74 or above as of January 1, 2020.

New York Life acknowledges District of Columbia Bulletin 03-PPI-005-11/24 which limits any annual rate increase to no more than 10%, and that the requested rate increase would result in an increase greater than 10% for most policyholders. However, the company requests an opportunity to work with the Department so that the requested increase may be approved in its entirety.

Policyholders who reach attained age 74 as of January 1, 2020 will not receive a rate increase on their current premium. However, for those policyholders who have an attained age of 74 or older as of January 1, 2020, the 45.0% premium rate increase will apply to any voluntary plan changes elected by the policyholder after the implementation date of the rate increase or any voluntary future purchase options elected by the policyholder. Policyholders who have not reached attained age 74 as of January 1, 2020 will receive the rate increase on any future benefit changes regardless of age.

Policyholders who had reached attained age 75 at the time of implementation of the rate increase approved in 2013 will not receive a rate increase on any premium including voluntary plan changes or voluntary future purchase options elected by the policyholder.

As noted in the actuarial memorandum, although our analysis indicates that a rate increase is necessary at all ages, we have decided to reduce the increase for any of our insureds who have attained age of 69 to 73 and forgo the increase for any of our insureds who have attained age 74 and above as of January 1, 2020. The company will be absorbing the cost of reducing the increase for those policyholders who have reached attained age 69 and the increases on those below attained age 69 have not been increased to subsidize insureds with attained ages 69 and higher.

**New York Life has elected to take a unique approach to our current request for a premium rate increase by guaranteeing premium rates in the future where the full amount of our requested premium increase is approved. As such, the company will update each policyholder's policy, via an endorsement, to be non-cancellable rather than guaranteed renewable for those policy forms where our request is approved.**

Making rates non-cancellable is extremely valuable to the policyholder. It would help eliminate policyholders' concerns about receiving another rate increase in the future as policyholders would benefit from a guaranteed rate for the life of their contract. Guaranteed rates would help them make a more informed decision about their options once the premium increase is implemented.

In addition to guaranteeing premiums for all policyholders who receive a premium increase, policies subject to the attained age carve-out referenced above will also be non-cancellable for those policy forms where the full amount of the premium increase is approved. Policies will also be non-cancellable if the policyholder is on claim, or if the policyholder changes benefits.

If less than the fully requested amount is approved, each policyholder's contract will remain guaranteed renewable. In that case, the company will continue to monitor the business and reserves the right to request additional rate increases in the future.

As noted in the actuarial memorandum, one prior increase has been approved and implemented on these forms. On February 20, 2013, we filed for an average premium increase of 22.2%. On August 16, 2013, a 10.0% rate increase was approved and implemented on each contract's next billing anniversary beginning January 11, 2014 for policyholders with an attained age under 75 and a 0.0% rate increase for policyholders with an attained age of 75 or above.

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. **The company will also offer a contingent nonforfeiture benefit to policyholders who receive a rate increase and do not have the optional nonforfeiture benefit.**

New York Life plans to file a "Non-Cancellable - Endorsement" for approval in the near future. This endorsement would be attached to all policies issued on these forms in the state upon implementation of the full rate increase.

Honorable Stephen C. Taylor  
November 15, 2019

The following electronic items are included with this submission:

- this cover letter;
- an actuarial memorandum;
- a supplement to the actuarial memorandum; and
- rate schedules.

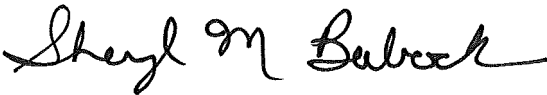
No filing fee is required for this submission.

The contact person for this filing is:

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(512) 344-5823  
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Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in black ink that reads "Sheryl M. Babcock". The signature is fluid and cursive, with the first name "Sheryl" and middle initial "M" being more prominent than the last name "Babcock".

Sheryl Babcock, FSA, MAAA  
Corporate Vice President and Actuary

Enclosures

**NEW YORK LIFE INSURANCE COMPANY**

**Address:** 11501 Burnet Rd, Bldg 906, Suite 600, Austin, TX 78758

**Supplement to the Actuarial Memorandum**

**November 15, 2019**

**Product**  
**Comprehensive**  
**Nursing Home Only**

**Number**  
**ILTC-4300, et al.**  
**INH-4300, et al.**

**A. Purpose of Supplement**

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with District of Columbia Bulletin 03-PPI-005-11/24 as well as provide items generally requested by the Department when reviewing long term care rate increase requests. It may not be appropriate for other purposes.

**B. Demonstration of Compliance Generally Requested Information**

**District of Columbia-Specific Experience Projections**

Attachment 1 to this supplement provides the same information as Exhibit I of the actuarial memorandum, except using District of Columbia-specific experience. District of Columbia-specific experience is not considered fully credible, but is being provided as generally requested.

**C. Demonstration of Compliance with District of Columbia Bulletin 03-PPI-005-11/24**

In accordance with Bulletin 03-PPI-005-11/24, the assumptions underlying Attachments 2, 3, and 4 for lapse and interest have been set equal to the original pricing assumptions used in the determination of the lifetime loss ratio. In doing so, deviations from the original pricing lapse and interest assumptions are not used as justification for the rate increase.

Attachment 2 to this supplement provides nationwide actual and projected experience restated to the rate level approved in the District of Columbia and using current assumptions except for original pricing lapse and interest.

Attachment 3 provides the same information as Attachment 2 except using District of Columbia-specific experience. District of Columbia-specific experience is not considered fully credible, but is being provided as generally requested.

Attachment 4 to this supplement demonstrates that the requested rate increase meets the 58%/85% minimum loss ratio test under moderately adverse conditions when using current assumptions except for original pricing lapse and interest.

**D. Description of Enclosures**

- Attachment 1: District of Columbia-Specific Actual and Projected Experience
- Attachment 2: Nationwide Actual and Projected Experience using Pricing Lapse and Interest
- Attachment 3: District of Columbia-Specific Actual and Projected Experience using Pricing Lapse and Interest
- Attachment 4: Nationwide 58%/85% Test using Pricing Lapse and Interest

**Attachment 1-a**  
**New York Life Insurance Company**  
**Actual and Projected Experience by Calendar Year**  
**District of Columbia-Specific Experience Before Requested Rate Increase**  
**Generation 4.0 Policy Forms**

	Calendar Year	Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H End of Year Lives	I Actual with Pricing Interest 5.0% (on Col C)	J Expected with Pricing Interest 5.0% (on Col G)	K = I / J Actual-to-Expected Ratio
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1994	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1995	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1996	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1997	413	0	0.0%	2	392	22	5.6%	2	0.0%	5.6%	-
	1998	10,773	0	0.0%	11	10,305	879	8.5%	10	0.0%	8.4%	-
	1999	42,176	0	0.0%	34	41,072	5,038	12.3%	34	0.0%	11.4%	-
	2000	78,499	0	0.0%	55	83,218	11,050	13.3%	57	0.0%	12.5%	-
	2001	96,804	250	0.3%	71	105,017	15,327	14.6%	75	0.1%	13.4%	0.008
	2002	116,807	0	0.0%	90	120,631	19,252	16.0%	90	0.1%	14.2%	0.005
	2003	133,638	0	0.0%	95	131,265	23,629	18.0%	92	0.1%	15.1%	0.004
	2004	145,992	0	0.0%	94	133,486	27,175	20.4%	85	0.0%	16.1%	0.003
	2005	148,025	0	0.0%	92	125,105	29,954	23.9%	80	0.0%	17.3%	0.002
	2006	147,860	0	0.0%	91	117,588	32,973	28.0%	75	0.0%	18.5%	0.002
	2007	149,358	0	0.0%	90	110,571	36,194	32.7%	70	0.0%	19.9%	0.001
	2008	149,228	0	0.0%	89	103,775	39,393	38.0%	66	0.0%	21.3%	0.001
	2009	149,270	393,943	263.9%	88	97,208	42,414	43.6%	61	23.1%	22.7%	1.018
	2010	152,148	0	0.0%	88	91,001	45,204	49.7%	57	21.3%	24.2%	0.881
Projected Future Experience (75 Years)	2011	153,134	0	0.0%	85	85,168	47,789	56.1%	53	19.8%	25.7%	0.773
	2012	150,015	66,096	44.1%	83	79,293	50,213	63.3%	49	21.3%	27.2%	0.785
	2013	145,460	0	0.0%	82	73,018	52,320	71.7%	46	20.2%	28.6%	0.704
	2014	139,229	0	0.0%	80	68,096	54,513	80.1%	42	19.2%	30.1%	0.638
	2015	136,657	65	0.0%	79	62,908	56,707	90.1%	39	18.4%	31.6%	0.583
	2016	135,491	14,789	10.9%	76	57,921	59,117	102.1%	36	18.2%	33.1%	0.548
	2017	130,216	30,219	23.2%	73	53,198	61,538	115.7%	33	18.3%	34.6%	0.529
	2018	123,593	112,356	90.9%	71	48,737	63,796	130.9%	31	20.5%	36.1%	0.566
	2019	120,738	160,100	132.6%	69	44,469	66,031	148.5%	28	23.4%	37.6%	0.623
	2020	115,757	176,517	152.5%	66	40,342	68,230	169.1%	26	26.5%	39.2%	0.677
	2021	110,896	195,338	176.1%	64	36,487	70,515	193.3%	23	29.7%	40.7%	0.730
	2022	106,157	216,631	204.1%	62	32,891	72,559	220.6%	21	33.0%	42.2%	0.782
	2023	101,500	239,400	235.9%	60	29,544	74,495	252.1%	19	36.4%	43.7%	0.834
	2024	96,872	263,194	271.7%	57	26,439	76,142	288.0%	17	40.0%	45.1%	0.886
	2025	92,239	288,587	312.9%	55	23,567	77,315	328.1%	16	43.7%	46.6%	0.938
	2026	87,589	315,344	360.0%	53	20,920	77,971	372.7%	14	47.5%	47.9%	0.991
	2027	82,899	342,862	413.6%	50	18,490	78,229	423.1%	12	51.5%	49.3%	1.045
	2028	78,168	369,782	473.1%	48	16,270	77,982	479.3%	11	55.5%	50.6%	1.098
	2029	73,411	395,045	538.1%	46	14,250	76,998	540.3%	10	59.7%	51.8%	1.152
	2030	68,647	418,613	609.8%	43	12,422	75,498	607.8%	9	63.8%	52.9%	1.205
	2031	63,907	440,870	689.9%	41	10,774	73,194	679.4%	8	68.0%	54.0%	1.258
	2032	59,228	460,090	776.8%	38	9,297	70,480	758.1%	7	72.1%	55.0%	1.311
	2033	54,631	476,523	872.3%	36	7,980	67,239	842.6%	6	76.2%	55.9%	1.363
	2034	50,142	489,386	976.0%	33	6,812	63,625	934.0%	5	80.2%	56.7%	1.414
	2035	45,804	497,721	1,086.6%	31	5,782	59,594	1,030.7%	4	84.0%	57.4%	1.463
	2036	41,642	503,296	1,208.6%	29	4,880	55,432	1,135.8%	4	87.7%	58.1%	1.511
	2037	37,669	507,487	1,347.2%	26	4,096	51,270	1,251.8%	3	91.3%	58.6%	1.557
	2038	33,906	509,827	1,503.6%	24	3,418	47,272	1,383.1%	3	94.8%	59.1%	1.602
	2039	30,364	510,095	1,679.9%	22	2,836	43,567	1,536.0%	2	98.1%	59.6%	1.645
	2040	27,051	508,347	1,879.2%	20	2,341	40,039	1,710.0%	2	101.2%	60.0%	1.687
	2041	23,967	503,032	2,098.8%	18	1,923	36,742	1,910.5%	2	104.1%	60.3%	1.726
	2042	21,112	496,303	2,350.9%	16	1,572	33,485	2,129.8%	1	106.9%	60.6%	1.764
	2043	18,487	486,444	2,631.3%	15	1,280	30,243	2,363.2%	1	109.5%	60.9%	1.799
	2044	16,091	472,155	2,934.3%	13	1,038	27,053	2,607.4%	1	111.9%	61.1%	1.832
	2045	13,917	450,965	3,240.3%	11	838	24,047	2,869.3%	1	114.1%	61.3%	1.863
	2046	11,958	423,002	3,537.4%	10	674	21,148	3,135.4%	1	116.1%	61.4%	1.890
	2047	10,204	393,082	3,852.1%	9	541	18,281	3,379.3%	1	117.9%	61.6%	1.914
	2048	8,647	359,346	4,155.8%	8	432	15,589	3,605.1%	0	119.4%	61.7%	1.936
	2049	7,275	324,346	4,458.3%	7	344	13,081	3,797.2%	0	120.7%	61.8%	1.954
	2050	6,074	285,268	4,696.3%	6	273	10,789	3,944.9%	0	121.8%	61.8%	1.970
	2051	5,030	244,167	4,854.3%	5	216	8,788	4,061.9%	0	122.7%	61.9%	1.983
	2052	4,128	205,652	4,981.8%	4	171	7,163	4,195.9%	0	123.4%	61.9%	1.993
	2053	3,357	169,074	5,037.1%	4	134	5,856	4,358.7%	0	124.0%	61.9%	2.001
	2054	2,705	137,528	5,085.1%	3	106	4,776	4,523.5%	0	124.4%	62.0%	2.008
	2055	2,159	110,103	5,100.5%	3	83	3,896	4,695.1%	0	124.7%	62.0%	2.012
	2056	1,706	86,373	5,064.2%	2	65	3,198	4,896.6%	0	125.0%	62.0%	2.016
	2057	1,333	66,178	4,965.3%	2	52	2,637	5,113.8%	0	125.2%	62.0%	2.018
	2058	1,030	48,952	4,752.3%	1	41	2,184	5,340.1%	0	125.3%	62.0%	2.020
	2059	788	35,088	4,455.3%	1	33	1,834	5,619.3%	0	125.4%	62.0%	2.021
	2060	596	24,845	4,166.9%	1	26	1,558	5,951.2%	0	125.4%	62.0%	2.022
	2061	448	17,149	3,831.5%	1	21	1,332	6,310.0%	0	125.5%	62.0%	2.023
	2062	333	11,380	3,418.5%	1	17	1,141	6,677.5%	0	125.5%	62.0%	2.023
	2063	246	7,284	2,964.5%	0	14	976	7,045.1%	0	125.5%	62.0%	2.023
	2064	180	5,271	2,923.9%	0	11	840	7,487.0%	0	125.5%	62.1%	2.023
	2065	132	4,107	3,119.7%	0	9	720	7,957.6%	0	125.5%	62.1%	2.023
	2066	96	3,119	3,261.2%	0	7	600	8,280.9%	0	125.5%	62.1%	2.023
	2067	69	2,313	3,346.7%	0	6	488	8,478.8%	0	125.5%	62.1%	2.023
	2068	50	1,672	3,375.5%	0	5	387	8,563.9%	0	125.6%	62.1%	2.023
	2069	35	1,182	3,372.2%	0	3	295	8,451.9%	0	125.6%	62.1%	2.023
	2070	24	815	3,335.0%	0	3	218	8,196.3%	0	125.6%	62.1%	2.023
	2071	17	543	3,242.8%	0	2	159	8,019.4%	0	125.6%	62.1%	2.023
	2072	11	349	3,090.5%	0	1	115	7,915.4%	0	125.6%	62.1%	2.023
	2073	7	215	2,884.8%	0	1	82	7,878.7%	0	125.6%	62.1%	2.023
	2074	5	124	2,611.9%	0	1	57	7,925.3%	0	125.6%	62.1%	2.023
	2075	3	66	2,253.6%	0	0	39	8,040.6%	0	125.6%	62.1%	2.023
	2076	2	31	1,806.7%	0	0	26	8,156.9%	0	125.6%	62.1%	2.023
	2077	1	12	1,364.6%	0	0	16	8,272.3%	0	125.6%	62.1%	2.023
	2078	0	3	801.7%	0	0	10	8,386.3%	0	125.6%	62.1%	2.023
	2079 - 2083	0	0	127.7%	0	0	11	8,581.6%	0	125.6%	60.1%	2.089
	2084 - 2088	0	0	0.0%	0	0	0	9,002.1%	0	125.6%	60.1%	2.089
	2089 - 2093	0	0	0.0%	0	0	0	0.0%	0	125.6%	60.1%	2.089

Without Interest Accum./Disc.			
History	2,634,784	617,117	23.4%
Future	1,741,437	13,662,594	784.6%
Lifetime	4,376,222	14,280,311	326.3%

Without Interest Accum./Disc.		
1,798,973	774,496	43.1%
384,253	1,743,536	453.7%
2,183,226	2,518,032	115.3%

With Interest Accum./Disc. To 12/31/2018			
History	4,311,701	882,004	20.5%
Future	1,130,425	5,950,953	526.4%
Lifetime	5,442,126	6,832,957	125.6%

**Attachment 1-b**  
**New York Life Insurance Company**  
**Actual and Projected Experience by Calendar Year**  
**District of Columbia-Specific Experience After Requested Rate Increase**  
**Generation 4.0 Policy Forms**

	Calendar Year	Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H End of Year Lives	I Actual with Pricing Interest 5.0% (on Col C)	J Expected with Pricing Interest 5.0% (on Col G)	K = I / J Actual-to-Expected Ratio
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1994	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1995	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1996	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1997	413	0	0.0%	2	392	22	5.6%	2	0.0%	5.6%	-
	1998	10,773	0	0.0%	11	10,305	879	8.5%	10	0.0%	8.4%	-
	1999	42,176	0	0.0%	34	41,072	5,038	12.3%	34	0.0%	11.4%	-
	2000	78,499	0	0.0%	55	83,218	11,050	13.3%	57	0.0%	12.5%	-
	2001	96,804	250	0.3%	71	105,017	15,327	14.6%	75	0.1%	13.4%	0.008
	2002	116,807	0	0.0%	90	120,631	19,252	16.0%	90	0.1%	14.2%	0.005
	2003	133,638	0	0.0%	95	131,265	23,629	18.0%	92	0.1%	15.1%	0.004
	2004	145,992	0	0.0%	94	133,486	27,175	20.4%	85	0.0%	16.1%	0.003
	2005	148,025	0	0.0%	92	125,105	29,954	23.9%	80	0.0%	17.3%	0.002
	2006	147,860	0	0.0%	91	117,588	32,973	28.0%	75	0.0%	18.5%	0.002
	2007	149,358	0	0.0%	90	110,571	36,194	32.7%	70	0.0%	19.9%	0.001
	2008	149,228	0	0.0%	89	103,775	39,393	38.0%	66	0.0%	21.3%	0.001
	2009	149,270	393,943	263.9%	88	97,208	42,414	43.6%	61	23.1%	22.7%	1.018
Projected Future Experience (75 Years)	2010	152,148	0	0.0%	88	91,001	45,204	49.7%	57	21.3%	24.2%	0.881
	2011	153,134	0	0.0%	85	85,168	47,789	56.1%	53	19.8%	25.7%	0.773
	2012	150,015	66,096	44.1%	83	79,293	50,213	63.3%	49	21.3%	27.2%	0.785
	2013	145,460	0	0.0%	82	73,018	52,320	71.7%	46	20.2%	28.6%	0.704
	2014	139,229	0	0.0%	80	68,096	54,513	80.1%	42	19.2%	30.1%	0.638
	2015	136,657	65	0.0%	79	62,908	56,707	90.1%	39	18.4%	31.6%	0.583
	2016	135,491	14,789	10.9%	76	57,921	59,117	102.1%	36	18.2%	33.1%	0.548
	2017	130,216	30,219	23.2%	73	53,198	61,538	115.7%	33	18.3%	34.6%	0.529
	2018	123,593	112,356	90.9%	71	48,737	63,796	130.9%	31	20.5%	36.1%	0.566
	2019	120,738	160,100	132.6%	69	44,469	66,031	148.5%	28	23.4%	37.6%	0.623
	2020	125,359	176,016	140.4%	66	40,342	68,230	169.1%	26	26.4%	39.2%	0.675
	2021	134,935	193,994	143.8%	63	36,487	70,515	193.3%	23	29.4%	40.7%	0.724
	2022	129,829	215,046	165.6%	61	32,891	72,559	220.6%	21	32.6%	42.2%	0.772
	2023	124,789	237,527	190.3%	59	29,544	74,495	252.1%	19	35.8%	43.7%	0.820
	2024	119,760	260,979	217.9%	57	26,439	76,142	288.0%	17	39.2%	45.1%	0.868
	2025	114,710	285,974	249.3%	54	23,567	77,315	328.1%	16	42.6%	46.6%	0.916
	2026	109,622	312,263	284.9%	52	20,920	77,971	372.7%	14	46.2%	47.9%	0.964
	2027	104,471	339,232	324.7%	50	18,490	78,229	423.1%	12	49.9%	49.3%	1.013
	2028	99,254	365,515	368.3%	47	16,270	77,982	479.3%	11	53.7%	50.6%	1.062
	2029	93,982	390,046	415.0%	45	14,250	76,998	540.3%	10	57.5%	51.8%	1.111
	2030	88,672	412,779	465.5%	42	12,422	75,498	607.8%	9	61.4%	52.9%	1.160
	2031	83,352	434,093	520.8%	40	10,774	73,194	679.4%	8	65.2%	54.0%	1.208
	2032	78,057	452,259	579.4%	38	9,297	70,480	758.1%	7	69.0%	55.0%	1.256
	2033	72,806	467,528	642.2%	35	7,980	67,239	842.6%	6	72.8%	55.9%	1.303
	2034	67,621	479,146	708.6%	33	6,812	63,625	934.0%	5	76.5%	56.7%	1.348
	2035	62,545	486,206	777.4%	30	5,782	59,594	1,030.7%	4	80.0%	57.4%	1.393
	2036	57,605	490,506	851.5%	28	4,880	55,432	1,135.8%	4	83.4%	58.1%	1.436
	2037	52,813	493,388	934.2%	26	4,096	51,270	1,251.8%	3	86.6%	58.6%	1.477
	2038	48,193	494,435	1,026.0%	24	3,418	47,272	1,383.1%	3	89.8%	59.1%	1.518
	2039	43,762	493,481	1,127.7%	22	2,836	43,567	1,536.0%	2	92.7%	59.6%	1.556
	2040	39,534	490,650	1,241.1%	20	2,341	40,039	1,710.0%	2	95.5%	60.0%	1.593
	2041	35,515	484,501	1,364.2%	18	1,923	36,742	1,910.5%	2	98.2%	60.3%	1.628
	2042	31,712	477,123	1,504.5%	16	1,572	33,485	2,129.8%	1	100.7%	60.6%	1.661
	2043	28,137	466,867	1,659.3%	14	1,280	30,243	2,363.2%	1	103.0%	60.9%	1.693
	2044	24,800	452,479	1,824.5%	13	1,038	27,053	2,607.4%	1	105.2%	61.1%	1.722
	2045	21,705	431,641	1,988.7%	11	838	24,047	2,869.3%	1	107.2%	61.3%	1.749
	2046	18,857	404,484	2,145.0%	10	674	21,148	3,135.4%	1	109.0%	61.4%	1.773
	2047	16,256	375,565	2,310.3%	9	541	18,281	3,379.3%	1	110.5%	61.6%	1.795
	2048	13,904	343,110	2,467.8%	7	432	15,589	3,605.1%	0	111.9%	61.7%	1.814
	2049	11,796	309,519	2,623.9%	6	344	13,081	3,797.2%	0	113.1%	61.8%	1.831
	2050	9,922	272,106	2,742.4%	6	273	10,789	3,944.9%	0	114.0%	61.8%	1.845
	2051	8,269	232,818	2,815.4%	5	216	8,788	4,061.0%	0	114.8%	61.9%	1.856
	2052	6,824	196,033	2,872.6%	4	171	7,163	4,195.9%	0	115.5%	61.9%	1.865
	2053	5,575	161,128	2,889.9%	3	134	5,856	4,358.7%	0	116.0%	61.9%	1.872
	2054	4,510	131,035	2,905.2%	3	106	4,776	4,523.5%	0	116.4%	62.0%	1.878
	2055	3,612	104,884	2,903.9%	2	83	3,896	4,695.1%	0	116.7%	62.0%	1.882
	2056	2,861	82,265	2,875.1%	2	65	3,198	4,896.6%	0	116.9%	62.0%	1.885
	2057	2,241	63,021	2,812.3%	2	52	2,637	5,113.8%	0	117.1%	62.0%	1.888
	2058	1,735	46,612	2,686.9%	1	41	2,184	5,340.1%	0	117.2%	62.0%	1.889
	2059	1,328	33,407	2,515.7%	1	33	1,834	5,619.3%	0	117.3%	62.0%	1.890
	2060	1,006	23,654	2,350.5%	1	26	1,558	5,951.2%	0	117.3%	62.0%	1.891
	2061	756	16,328	2,160.0%	1	21	1,332	6,310.0%	0	117.3%	62.0%	1.891
	2062	563	10,836	1,926.3%	1	17	1,141	6,677.5%	0	117.4%	62.0%	1.891
	2063	415	6,937	1,670.1%	0	14	976	7,045.1%	0	117.4%	62.0%	1.892
	2064	305	5,020	1,647.0%	0	11	840	7,487.0%	0	117.4%	62.1%	1.892
	2065	223	3,912	1,757.0%	0	9	720	7,957.6%	0	117.4%	62.1%	1.892
	2066	162	2,971	1,836.5%	0	7	600	8,280.9%	0	117.4%	62.1%	1.892
	2067	117	2,204	1,884.0%	0	6	488	8,478.8%	0	117.4%	62.1%	1.892
	2068	84	1,593	1,899.8%	0	5	387	8,563.9%	0	117.4%	62.1%	1.892
	2069	59	1,126	1,897.8%	0	3	295	8,451.9%	0	117.4%	62.1%	1.892
	2070	41	776	1,876.9%	0	3	218	8,196.3%	0	117.4%	62.1%	1.892
	2071	28	517	1,824.9%	0	2	159	8,019.4%	0	117.4%	62.1%	1.892
	2072	19	333	1,739.1%	0	1	115	7,915.4%	0	117.4%	62.1%	1.892
	2073	13	205	1,623.4%	0	1	82	7,878.7%	0	117.4%	62.1%	1.892
	2074	8	118	1,469.9%	0	1	57	7,925.3%	0	117.4%	62.1%	1.892
	2075	5	63	1,268.3%	0	0	39	8,040.6%	0	117.4%	62.1%	1.892
	2076	3	30	1,016.8%	0	0	26	8,156.9%	0	117.4%	62.1%	1.892
	2077	2	12	767.9%	0	0	16	8,272.3%	0	117.4%	62.1%	1.892
	2078	1	3	451.2%	0	0	10	8,386.3%	0	117.4%	62.1%	1.892
	2079 - 2083	1	0	71.8%	0	0	11	8,581.6%	0	117.4%	60.1%	1.953
	2084 - 2088	0	0	0.0%	0	0	0	9,002.1%	0	117.4%	60.1%	1.953
	2089 - 2093	0	0	0.0%	0	0	0	0.0%	0	117.4%	60.1%	1.953

Without Interest Accum./Disc.			
History	2,634,784	617,117	23.4%
Future	2,225,778	13,276,400	596.5%
Lifetime	4,860,562	13,894,117	285.9%

Without Interest Accum./Disc.		
1,798,973	774,496	43.1%
384,253	1,743,536	453.7%
2,183,226	2,518,032	115.3%

With Interest Accum./Disc. To 12/31/2018			
History	4,311,701	882,004	20.5%
Future	1,396,450	5,819,496	416.7%
Lifetime	5,708,151	6,701,500	117.4%



**Attachment 2-a**  
**New York Life Insurance Company**  
**Actual and Projected Life Experience by Calendar Year**  
**Nationwide Experience Before Requested Rate Increase using Pricing Interest and Lapse**  
**Generation 4.0 Policy Forms**

		Actual and Projected Experience				Expected Experience				Cumulative		
		using Current Assumptions with Pricing Lapse				using Pricing Assumptions				Loss Ratio		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Pricing Interest 5.0% (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.477
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.585
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.644
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.667
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.755
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.866
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.8%	15.5%	0.894
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.909
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	0.998
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.4%	19.4%	1.054
Projected Future Experience (75 Years)	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.4%	21.0%	1.069
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.1%	22.6%	1.108
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.5%	24.4%	1.128
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	29.9%	26.1%	1.147
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	32.6%	27.8%	1.174
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.1%	29.5%	1.191
	2014	59,218,806	45,653,690	77.1%	37,132	28,531,015	23,155,273	81.2%	19,659	37.2%	31.1%	1.195
	2015	60,001,726	49,911,876	83.2%	36,269	26,394,151	23,787,922	90.1%	18,175	39.3%	32.7%	1.201
	2016	59,104,472	63,454,480	107.4%	35,385	24,382,248	24,373,423	100.0%	16,771	42.1%	34.3%	1.227
	2017	58,110,561	73,659,897	126.8%	34,457	22,471,958	24,906,390	110.8%	15,446	45.2%	35.8%	1.262
	2018	57,013,996	69,015,187	121.0%	33,588	20,665,648	25,378,181	122.8%	14,194	47.8%	37.3%	1.280
	2019	54,397,497	78,382,717	144.1%	31,144	18,859,474	25,750,108	136.5%	13,016	50.6%	38.8%	1.304
	2020	49,853,482	80,421,044	161.3%	28,810	17,034,247	26,002,212	152.6%	11,908	53.4%	40.2%	1.327
	2021	45,552,672	82,146,447	180.3%	26,587	15,342,616	26,174,460	170.6%	10,869	56.1%	41.6%	1.348
	2022	41,498,789	83,610,559	201.5%	24,476	13,778,957	26,265,529	190.6%	9,896	58.7%	43.0%	1.367
	2023	37,694,853	84,824,819	225.0%	22,480	12,337,572	26,282,134	213.0%	8,988	61.3%	44.3%	1.386
	2024	34,141,209	85,793,060	251.3%	20,597	11,012,714	26,222,510	238.1%	8,141	63.8%	45.5%	1.403
	2025	30,833,641	86,514,042	280.6%	18,826	9,798,612	26,071,006	266.1%	7,354	66.3%	46.7%	1.419
	2026	27,764,691	86,909,530	313.0%	17,164	8,689,491	25,825,115	297.2%	6,624	68.6%	47.9%	1.434
	2027	24,925,146	86,985,521	349.0%	15,607	7,679,587	25,492,419	332.0%	5,950	70.9%	49.0%	1.448
	2028	22,305,087	86,744,434	388.9%	14,153	6,763,160	25,077,235	370.8%	5,328	73.1%	50.0%	1.462
	2029	19,894,495	86,206,188	433.3%	12,798	5,934,514	24,580,992	414.2%	4,756	75.2%	51.0%	1.475
	2030	17,683,410	85,360,324	482.7%	11,538	5,188,015	24,003,594	462.7%	4,233	77.1%	51.9%	1.487
	2031	15,661,851	84,160,203	537.4%	10,370	4,518,106	23,346,994	516.7%	3,755	79.0%	52.7%	1.499
	2032	13,819,777	82,625,687	597.9%	9,291	3,919,325	22,613,315	577.0%	3,320	80.8%	53.5%	1.510
	2033	12,147,177	80,795,958	665.1%	8,296	3,386,327	21,799,842	643.8%	2,926	82.5%	54.3%	1.520
	2034	10,634,099	78,679,952	739.9%	7,383	2,913,901	20,913,309	717.7%	2,570	84.0%	54.9%	1.530
	2035	9,270,677	76,218,976	822.2%	6,547	2,496,992	19,967,716	799.7%	2,249	85.5%	55.6%	1.539
	2036	8,047,217	73,374,788	911.8%	5,784	2,130,712	18,970,599	890.3%	1,962	86.8%	56.1%	1.547
	2037	6,954,197	70,208,833	1,009.6%	5,092	1,810,377	17,917,176	989.7%	1,706	88.1%	56.6%	1.555
	2038	5,982,258	66,785,109	1,116.4%	4,465	1,531,530	16,821,210	1,098.3%	1,477	89.2%	57.1%	1.562
	2039	5,122,198	63,139,975	1,232.7%	3,900	1,289,965	15,694,534	1,216.7%	1,275	90.2%	57.5%	1.569
	2040	4,364,984	59,298,245	1,358.5%	3,393	1,081,726	14,554,060	1,345.4%	1,097	91.1%	57.9%	1.575
	2041	3,701,778	55,301,843	1,493.9%	2,940	903,111	13,418,488	1,485.8%	940	92.0%	58.2%	1.580
	2042	3,124,008	51,224,639	1,639.7%	2,537	750,682	12,304,086	1,639.1%	803	92.7%	58.5%	1.585
	2043	2,623,457	47,128,390	1,796.4%	2,181	621,276	11,223,077	1,806.5%	684	93.3%	58.7%	1.590
	2044	2,192,279	43,094,395	1,965.7%	1,867	511,998	10,187,166	1,989.7%	580	93.9%	58.9%	1.593
	2045	1,823,029	39,187,163	2,149.6%	1,591	420,211	9,203,063	2,190.1%	490	94.4%	59.1%	1.597
	2046	1,508,689	35,455,889	2,350.1%	1,351	343,528	8,277,489	2,409.6%	413	94.8%	59.3%	1.600
	2047	1,242,670	31,912,375	2,568.0%	1,143	279,799	7,417,890	2,651.1%	347	95.2%	59.4%	1.602
	2048	1,018,852	28,574,047	2,804.5%	963	227,107	6,625,043	2,917.1%	291	95.5%	59.5%	1.604
	2049	831,645	25,450,925	3,060.3%	809	183,755	5,899,917	3,210.8%	243	95.7%	59.6%	1.606
	2050	675,970	22,556,379	3,336.9%	677	148,253	5,240,297	3,534.7%	202	95.9%	59.7%	1.607
	2051	547,236	19,902,739	3,637.0%	564	119,304	4,640,073	3,889.3%	168	96.1%	59.8%	1.609
	2052	441,342	17,454,770	3,954.9%	469	95,789	4,097,449	4,277.6%	139	96.3%	59.8%	1.610
	2053	354,666	15,207,686	4,287.9%	388	76,752	3,607,364	4,700.0%	115	96.4%	59.9%	1.611
	2054	284,052	13,173,545	4,637.7%	321	61,386	3,165,924	5,157.4%	95	96.5%	59.9%	1.611
	2055	226,775	11,348,652	5,004.4%	264	49,013	2,770,876	5,653.3%	78	96.6%	59.9%	1.612
	2056	180,506	9,740,125	5,396.0%	216	39,071	2,419,328	6,192.2%	64	96.7%	60.0%	1.612
	2057	143,270	8,311,856	5,801.5%	177	31,095	2,107,112	6,776.4%	52	96.7%	60.0%	1.613
	2058	113,410	7,048,203	6,214.8%	144	24,706	1,830,900	7,410.7%	42	96.8%	60.0%	1.613
	2059	89,542	5,933,082	6,626.0%	117	19,596	1,587,768	8,102.6%	34	96.8%	60.0%	1.613
	2060	70,523	4,966,092	7,041.8%	95	15,513	1,373,496	8,853.7%	28	96.9%	60.0%	1.613
	2061	55,410	4,129,987	7,453.5%	77	12,256	1,184,648	9,666.0%	22	96.9%	60.1%	1.613
	2062	43,435	3,406,809	7,843.4%	62	9,660	1,018,386	10,541.9%	18	96.9%	60.1%	1.613
	2063	33,973	2,786,880	8,203.1%	50	7,595	873,035	11,494.9%	14	96.9%	60.1%	1.613
	2064	26,515	2,256,709	8,510.9%	40	5,954	744,903	12,511.0%	11	96.9%	60.1%	1.613
	2065	20,651	1,811,407	8,771.6%	32	4,652	632,281	13,590.8%	9	96.9%	60.1%	1.613
	2066	16,048	1,438,352	8,962.8%	25	3,622	534,232	14,751.1%	7	96.9%	60.1%	1.613
	2067	12,443	1,128,379	9,068.7%	20	2,807	448,651	15,981.8%	5	97.0%	60.1%	1.613
	2068	9,624	870,018	9,039.9%	16	2,165	373,775	17,261.7%	4	97.0%	60.1%	1.613
	2069	7,426	654,716	8,816.8%	12	1,661	309,074	18,610.1%	3	97.0%	60.1%	1.613
	2070	5,714	478,286	8,370.5%	10	1,266	253,016	19,992.1%	2	97.0%	60.1%	1.613
	2071	4,383	336,249	7,67								

**Attachment 2-b**  
**New York Life Insurance Company**  
**Actual and Projected Experience by Calendar Year**  
**Nationwide Experience After Requested Rate Increase using Pricing Interest and Lapse**  
**Generation 4.0 Policy Forms**

		Actual and Projected Experience using Current Assumptions with Pricing Lapse				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
	Calendar Year	A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H End of Year Lives	I Actual with Pricing Interest 5.0% (on Col C)	J Expected with Pricing Interest 5.0% (on Col G)	K = I / J Actual-to- Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.477
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.585
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.644
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.667
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.755
	2003	56,534,761	10,131,013	17.9%	44,939	50,587,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.866
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.8%	15.5%	0.894
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.909
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	0.998
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.4%	19.4%	1.054
Projected Future Experience (75 Years)	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.4%	21.0%	1.069
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.1%	22.6%	1.108
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.5%	24.4%	1.128
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	29.9%	26.1%	1.147
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	32.6%	27.8%	1.174
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.1%	29.5%	1.191
	2014	59,218,806	45,653,690	77.1%	37,132	28,531,015	23,155,273	81.2%	19,659	37.2%	31.1%	1.195
	2015	60,001,726	49,911,876	83.2%	36,269	26,394,151	23,787,922	90.1%	18,175	39.3%	32.7%	1.201
	2016	59,104,472	63,454,480	107.4%	35,385	24,382,248	24,373,423	100.0%	16,771	42.1%	34.3%	1.227
	2017	58,110,561	73,659,897	126.8%	34,457	22,471,958	24,906,390	110.8%	15,446	45.2%	35.8%	1.262
	2018	57,013,996	69,015,187	121.0%	33,588	20,665,648	25,378,181	122.8%	14,194	47.8%	37.3%	1.280
	2019	54,397,497	78,382,717	144.1%	31,144	18,859,474	25,750,108	136.5%	13,016	50.6%	38.8%	1.304
	2020	54,163,345	80,253,192	148.2%	28,509	17,034,247	26,002,212	152.6%	11,908	53.3%	40.2%	1.324
	2021	54,978,266	81,740,783	148.7%	26,303	15,342,616	26,174,460	170.6%	10,869	55.7%	41.6%	1.339
	2022	50,367,875	83,154,425	165.1%	24,209	13,778,957	26,265,529	190.6%	9,896	58.1%	43.0%	1.352
	2023	46,031,112	84,310,365	183.2%	22,229	12,337,572	26,282,134	213.0%	8,988	60.4%	44.3%	1.365
	2024	41,967,454	85,211,611	203.0%	20,361	11,012,714	26,222,510	238.1%	8,141	62.7%	45.5%	1.378
	2025	38,171,781	85,856,713	224.9%	18,604	9,798,612	26,071,606	266.1%	7,354	64.9%	46.7%	1.390
	2026	34,635,551	86,167,384	248.8%	16,956	8,689,491	25,825,115	297.2%	6,624	67.1%	47.9%	1.401
	2027	31,348,195	86,149,474	274.8%	15,413	7,679,587	25,492,419	332.0%	5,950	69.1%	49.0%	1.412
	2028	28,298,389	85,805,628	303.2%	13,971	6,763,160	25,077,235	370.8%	5,328	71.1%	50.0%	1.423
	2029	25,474,966	85,156,600	334.3%	12,628	5,934,514	24,580,928	414.2%	4,756	73.0%	51.0%	1.433
	2030	22,867,034	84,195,361	368.2%	11,380	5,188,015	24,003,594	462.7%	4,233	74.8%	51.9%	1.443
	2031	20,463,803	82,877,555	405.0%	10,224	4,518,106	23,346,994	516.7%	3,755	76.5%	52.7%	1.452
	2032	18,254,532	81,224,430	445.0%	9,155	3,919,325	22,613,315	577.0%	3,320	78.2%	53.5%	1.460
	2033	16,228,669	79,276,992	488.5%	8,171	3,386,327	21,799,842	643.8%	2,926	79.7%	54.3%	1.469
	2034	14,375,955	77,047,323	535.9%	7,268	2,913,901	20,913,309	717.7%	2,570	81.1%	54.9%	1.476
	2035	12,686,521	74,486,345	587.1%	6,442	2,496,992	19,967,716	799.7%	2,249	82.4%	55.6%	1.484
	2036	11,150,940	71,560,558	641.7%	5,688	2,130,712	18,970,599	890.3%	1,962	83.7%	56.1%	1.491
	2037	9,760,212	68,332,083	700.1%	5,004	1,810,377	17,917,176	989.7%	1,706	84.8%	56.6%	1.497
	2038	8,505,635	64,865,482	762.6%	4,386	1,531,530	16,821,210	1,098.3%	1,477	85.8%	57.1%	1.503
	2039	7,378,594	61,198,680	829.4%	3,829	1,289,965	15,694,534	1,216.7%	1,275	86.7%	57.5%	1.508
	2040	6,370,574	57,362,010	900.4%	3,329	1,081,726	14,554,060	1,345.4%	1,097	87.6%	57.9%	1.513
	2041	5,473,188	53,396,991	975.6%	2,883	903,111	13,418,488	1,485.8%	940	88.3%	58.2%	1.518
	2042	4,678,262	49,373,937	1,055.4%	2,487	750,682	12,304,086	1,639.1%	803	89.0%	58.5%	1.522
	2043	3,977,910	45,351,098	1,140.1%	2,136	621,276	11,223,077	1,806.5%	684	89.5%	58.7%	1.525
	2044	3,364,432	41,405,268	1,230.7%	1,828	511,998	10,187,166	1,989.7%	580	90.0%	58.9%	1.528
	2045	2,830,279	37,598,317	1,328.4%	1,558	420,211	9,203,063	2,190.1%	490	90.5%	59.1%	1.531
	2046	2,368,096	33,975,489	1,434.7%	1,322	343,528	8,277,489	2,409.6%	413	90.9%	59.3%	1.533
	2047	1,970,701	30,545,794	1,550.0%	1,118	279,799	7,417,890	2,651.1%	347	91.2%	59.4%	1.535
	2048	1,631,199	27,323,660	1,675.1%	942	227,107	6,625,043	2,917.1%	291	91.5%	59.5%	1.537
	2049	1,343,085	24,316,583	1,810.5%	790	183,755	5,899,917	3,210.8%	243	91.7%	59.6%	1.538
	2050	1,100,235	21,535,496	1,957.4%	661	148,253	5,240,297	3,534.7%	202	91.9%	59.7%	1.540
	2051	896,894	18,990,404	2,117.4%	551	119,304	4,640,073	3,889.3%	168	92.1%	59.8%	1.541
	2052	727,721	16,646,273	2,287.5%	458	95,789	4,097,449	4,277.6%	139	92.2%	59.8%	1.542
	2053	587,835	14,497,311	2,466.2%	379	76,752	3,607,364	4,700.0%	115	92.3%	59.9%	1.542
	2054	472,845	12,554,056	2,655.0%	313	61,386	3,165,924	5,157.4%	95	92.4%	59.9%	1.543
	2055	378,853	10,812,154	2,853.9%	258	49,013	2,770,876	5,653.3%	78	92.5%	59.9%	1.543
	2056	302,430	9,277,734	3,067.7%	211	39,071	2,419,328	6,192.2%	64	92.6%	60.0%	1.544
	2057	240,598	7,915,915	3,290.1%	173	31,095	2,107,112	6,776.4%	52	92.6%	60.0%	1.544
	2058	190,798	6,711,483	3,517.6%	141	24,706	1,830,900	7,410.7%	42	92.7%	60.0%	1.544
	2059	150,856	5,648,932	3,744.6%	115	19,596	1,587,768	8,102.6%	34	92.7%	60.0%	1.544
	2060	118,942	4,727,741	3,974.8%	93	15,513	1,373,496	8,853.7%	28	92.7%	60.0%	1.544
	2061	93,533	3,931,394	4,203.2%	75	12,256	1,184,648	9,666.0%	22	92.8%	60.1%	1.545
	2062	73,370	3,242,719	4,419.7%	60	9,660	1,018,386	10,541.9%	18	92.8%	60.1%	1.545
	2063	57,418	2,652,447	4,619.5%	49	7,595	873,035	11,494.9%	14	92.8%	60.1%	1.545
	2064	44,834	2,147,705	4,790.4%	39	5,954	744,903	12,511.0%	11	92.8%	60.1%	1.545
	2065	34,930	1,723,807	4,935.0%	31	4,652	632,281	13,590.8%	9	92.8%	60.1%	1.545
	2066	27,153	1,368,718	5,040.7%	25	3,622	534,232	14,751.1%	7	92.8%	60.1%	1.545
	2067	21,058	1,073,698	5,098.8%	19	2,807	448,651	15,981.8%	5	92.8%	60.1%	1.545
	2068	16,291	827,818	5,081.4%	15	2,165	373,775	17,261.7%	4	92.8%	60.1%	1.545
	2069	12,572	622,931	4,955.0%	12	1,661	309,074	18,610.1%	3	92.8%	60.1%	1.545
2070	9,675	455,048	4,703.3%	9	1,266	253,016	19,992.1%	2	92.8%	60.1%	1.545	
2071	7,423	319,899	4,309.7%	7	95							

**Attachment 3-a**  
**New York Life Insurance Company**  
**Actual and Projected Experience by Calendar Year**  
**District of Columbia-Specific Experience Before Requested Rate Increase Using Pricing Interest and Lapse**  
**Generation 4.0 Policy Forms**

	Calendar Year	Actual and Projected Experience using Current Assumptions with Pricing Lapse				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H End of Year Lives	I Actual with Pricing Interest 5.0% (on Col C)	J Expected with Pricing Interest 5.0% (on Col G)	K = I / J Actual-to- Expected Ratio
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1994	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1995	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1996	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1997	413	0	0.0%	2	392	22	5.6%	2	0.0%	5.6%	-
	1998	10,773	0	0.0%	11	10,305	879	8.5%	10	0.0%	8.4%	-
	1999	42,176	0	0.0%	34	41,072	5,038	12.3%	34	0.0%	11.4%	-
	2000	78,499	0	0.0%	55	83,218	11,050	13.3%	57	0.0%	12.5%	-
	2001	96,804	250	0.3%	71	105,017	15,327	14.6%	75	0.1%	13.4%	0.008
	2002	116,807	0	0.0%	90	120,631	19,252	16.0%	90	0.1%	14.2%	0.005
	2003	133,638	0	0.0%	95	131,265	23,629	18.0%	92	0.1%	15.1%	0.004
	2004	145,992	0	0.0%	94	133,486	27,175	20.4%	85	0.0%	16.1%	0.003
	2005	148,025	0	0.0%	92	125,105	29,954	23.9%	80	0.0%	17.3%	0.002
	2006	147,860	0	0.0%	91	117,588	32,973	28.0%	75	0.0%	18.5%	0.002
	2007	149,358	0	0.0%	90	110,571	36,194	32.7%	70	0.0%	19.9%	0.001
	2008	149,228	0	0.0%	89	103,775	39,393	38.0%	66	0.0%	21.3%	0.001
	2009	149,270	393,943	263.9%	88	97,208	42,414	43.6%	61	23.1%	22.7%	1.018
	2010	152,148	0	0.0%	88	91,001	45,204	49.7%	57	21.3%	24.2%	0.881
	2011	153,134	0	0.0%	85	85,168	47,789	56.1%	53	19.8%	25.7%	0.773
Projected Future Experience (75 Years)	2012	150,015	66,096	44.1%	83	79,293	50,213	63.3%	49	21.3%	27.2%	0.785
	2013	145,460	0	0.0%	82	73,018	52,320	71.7%	46	20.2%	28.6%	0.704
	2014	139,229	0	0.0%	80	68,096	54,513	80.1%	42	19.2%	30.1%	0.638
	2015	136,657	65	0.0%	79	62,908	56,707	90.1%	39	18.4%	31.6%	0.583
	2016	135,491	14,789	10.9%	76	57,921	59,117	102.1%	36	18.2%	33.1%	0.548
	2017	130,216	30,219	23.2%	73	53,198	61,538	115.7%	33	18.3%	34.6%	0.529
	2018	123,593	112,356	90.9%	71	48,737	63,796	130.9%	31	20.5%	36.1%	0.566
	2019	118,320	156,870	132.6%	66	44,469	66,031	148.5%	28	23.4%	37.6%	0.621
	2020	108,726	165,981	152.7%	61	40,342	68,230	169.1%	26	26.3%	39.2%	0.671
	2021	99,816	176,170	176.5%	56	36,487	70,515	193.3%	23	29.1%	40.7%	0.717
	2022	91,544	187,284	204.6%	52	32,891	72,559	220.6%	21	32.0%	42.2%	0.759
	2023	83,848	198,351	236.6%	48	29,544	74,495	252.1%	19	34.9%	43.7%	0.800
	2024	76,665	208,974	272.6%	44	26,439	76,142	288.0%	17	37.8%	45.1%	0.838
	2025	69,949	219,629	314.0%	41	23,567	77,315	328.1%	16	40.7%	46.6%	0.874
	2026	63,661	230,028	361.3%	37	20,920	77,971	372.7%	14	43.6%	47.9%	0.909
	2027	57,764	239,727	415.0%	34	18,490	78,229	423.1%	12	46.4%	49.3%	0.942
	2028	52,230	247,835	474.5%	31	16,270	77,982	479.3%	11	49.3%	50.6%	0.974
	2029	47,044	253,784	539.5%	28	14,250	76,998	540.3%	10	52.0%	51.8%	1.004
	2030	42,201	257,889	611.1%	26	12,422	75,498	607.8%	9	54.7%	52.9%	1.033
	2031	37,695	260,442	690.9%	23	10,774	73,194	679.4%	8	57.3%	54.0%	1.060
	2032	33,522	260,574	777.3%	21	9,297	70,480	758.1%	7	59.7%	55.0%	1.086
	2033	29,673	258,802	872.2%	19	7,980	67,239	842.6%	6	62.1%	55.9%	1.111
	2034	26,140	254,922	975.2%	17	6,812	63,625	934.0%	5	64.3%	56.7%	1.133
	2035	22,916	248,685	1,085.2%	15	5,782	59,594	1,030.7%	4	66.3%	57.4%	1.155
	2036	19,989	241,025	1,205.8%	13	4,880	55,432	1,135.8%	4	68.2%	58.1%	1.174
	2037	17,347	232,839	1,342.2%	12	4,096	51,270	1,251.8%	3	69.9%	58.6%	1.193
	2038	14,976	223,967	1,495.5%	10	3,418	47,272	1,383.1%	3	71.5%	59.1%	1.210
	2039	12,859	214,415	1,667.4%	9	2,836	43,567	1,536.0%	2	73.0%	59.6%	1.225
	2040	10,979	204,358	1,861.3%	8	2,341	40,039	1,710.0%	2	74.4%	60.0%	1.240
	2041	9,319	193,272	2,073.9%	7	1,923	36,742	1,910.5%	2	75.6%	60.3%	1.253
	2042	7,862	182,231	2,317.9%	6	1,572	33,485	2,129.8%	1	76.6%	60.6%	1.264
	2043	6,591	170,660	2,589.1%	5	1,280	30,243	2,363.2%	1	77.6%	60.9%	1.275
	2044	5,491	158,246	2,881.7%	4	1,038	27,053	2,607.4%	1	78.5%	61.1%	1.285
	2045	4,545	144,496	3,179.2%	4	838	24,047	2,869.3%	1	79.2%	61.3%	1.293
	2046	3,736	129,601	3,469.0%	3	674	21,148	3,135.4%	1	79.9%	61.4%	1.300
	2047	3,049	115,183	3,777.3%	3	541	18,281	3,379.3%	1	80.4%	61.6%	1.306
	2048	2,471	100,681	4,074.6%	2	432	15,589	3,605.1%	0	80.9%	61.7%	1.311
	2049	1,987	86,887	4,372.2%	2	344	13,081	3,797.2%	0	81.2%	61.8%	1.316
	2050	1,585	73,164	4,614.6%	1	273	10,789	3,944.9%	0	81.5%	61.8%	1.319
	2051	1,264	60,025	4,786.6%	1	216	8,788	4,081.0%	0	81.8%	61.9%	1.322
	2052	983	48,482	4,933.0%	1	171	7,163	4,195.9%	0	82.0%	61.9%	1.324
	2053	763	38,218	5,008.5%	1	134	5,856	4,358.7%	0	82.1%	61.9%	1.325
	2054	587	29,802	5,076.9%	1	106	4,776	4,523.5%	0	82.2%	62.0%	1.326
	2055	447	22,877	5,113.3%	0	83	3,896	4,695.1%	0	82.3%	62.0%	1.327
	2056	338	17,221	5,099.3%	0	65	3,198	4,896.6%	0	82.3%	62.0%	1.328
	2057	252	12,685	5,026.4%	0	52	2,637	5,113.8%	0	82.4%	62.0%	1.328
	2058	187	9,040	4,842.4%	0	41	2,184	5,340.1%	0	82.4%	62.0%	1.328
	2059	137	6,287	4,595.0%	0	33	1,834	5,619.3%	0	82.4%	62.0%	1.328
	2060	99	4,337	4,360.9%	0	26	1,558	5,951.2%	0	82.4%	62.0%	1.328
	2061	72	2,936	4,093.2%	0	21	1,332	6,310.0%	0	82.4%	62.0%	1.328
	2062	51	1,937	3,768.0%	0	17	1,141	6,677.5%	0	82.4%	62.0%	1.328
	2063	37	1,258	3,432.2%	0	14	976	7,045.1%	0	82.4%	62.0%	1.328
	2064	26	912	3,499.5%	0	11	840	7,487.0%	0	82.4%	62.1%	1.328
	2065	18	695	3,760.0%	0	9	720	7,957.6%	0	82.4%	62.1%	1.328
	2066	13	516	3,943.7%	0	7	600	8,280.9%	0	82.4%	62.1%	1.328
	2067	9	374	4,054.3%	0	6	488	8,478.8%	0	82.4%	62.1%	1.328
	2068	6	264	4,083.2%	0	5	387	8,563.9%	0	82.4%	62.1%	1.328
	2069	5	183	4,069.8%	0	3	295	8,451.9%	0	82.4%	62.1%	1.328
	2070	3	125	4,014.8%	0	3	218	8,196.3%	0	82.4%	62.1%	1.328
	2071	2	83	3,909.0%	0	2	159	8,019.4%	0	82.4%	62.1%	1.328
	2072	1	53	3,748.3%	0	1	115	7,915.4%	0	82.4%	62.1%	1.328
	2073	1	33	3,548.9%	0	1	82	7,878.7%	0	82.4%	62.1%	1.328
	2074	1	20	3,288.8%	0	1	57	7,925.3%	0	82.4%	62.1%	1.328
	2075	0	11	2,940.3%	0	0	39	8,040.6%	0	82.4%	62.1%	1.328
	2076	0	6	2,484.6%	0	0	26	8,156.9%	0	82.4%	62.1%	1.328
	2077	0	3	2,002.2%	0	0	16	8,272.3%	0	82.4%	62.1%	1.328
	2078	0	1	1,388.8%	0	0	10	8,386.3%	0	82.4%	62.1%	1.328
	2079 - 2083	0	1	635.3%	0	0	11	8,581.6%	0	82.4%	60.1%	1.372
	2084 - 2088	0	0	0.0%	0	0	0	9,002.1%	0	82.4%	60.1%	1.372
	2089 - 2093	0	0	0.0%	0	0	0	0.0%	0	82.4%	60.1%	1.372

Without Interest Accum./Disc.			
History	2,634,784	617,717	23.4%
Future	1,189,796	6,555,361	551.0%
Lifetime	3,824,581	7,173,078	187.6%

Without Interest Accum./Disc.		
1,798,973	774,496	43.1%
384,253	1,743,536	453.7%
2,183,226	2,518,032	115.3%

With Interest Accum./Disc. To 12/31/2018			
History	4,311,701	882,004	20.5%
Future	845,728	3,369,492	398.4%
Lifetime	5,157,430	4,251,496	82.4%

**Attachment 3-b**  
**New York Life Insurance Company**  
**Actual and Projected Experience by Calendar Year**  
**District of Columbia-Specific Experience After Requested Rate Increase Using Pricing Interest and Lapse**  
**Generation 4.0 Policy Forms**

	Calendar Year	Actual and Projected Experience using Current Assumptions with Pricing Lapse				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H End of Year Lives	I Actual with Pricing Interest 5.0% (on Col C)	J Expected with Pricing Interest 5.0% (on Col G)	K = I / J Actual-to- Expected Ratio
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1994	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1995	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1996	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1997	413	0	0.0%	2	392	22	5.6%	2	0.0%	5.6%	-
	1998	10,773	0	0.0%	11	10,305	879	8.5%	10	0.0%	8.4%	-
	1999	42,176	0	0.0%	34	41,072	5,038	12.3%	34	0.0%	11.4%	-
	2000	78,499	0	0.0%	55	83,218	11,050	13.3%	57	0.0%	12.5%	-
	2001	96,804	250	0.3%	71	105,017	15,327	14.6%	75	0.1%	13.4%	0.008
	2002	116,807	0	0.0%	90	120,631	19,252	16.0%	90	0.1%	14.2%	0.005
	2003	133,638	0	0.0%	95	131,265	23,629	18.0%	92	0.1%	15.1%	0.004
	2004	145,992	0	0.0%	94	133,486	27,175	20.4%	85	0.0%	16.1%	0.003
	2005	148,025	0	0.0%	92	125,105	29,954	23.9%	80	0.0%	17.3%	0.002
	2006	147,860	0	0.0%	91	117,588	32,973	28.0%	75	0.0%	18.5%	0.002
	2007	149,358	0	0.0%	90	110,571	36,194	32.7%	70	0.0%	19.9%	0.001
	2008	149,228	0	0.0%	89	103,775	39,393	38.0%	66	0.0%	21.3%	0.001
	2009	149,270	393,943	263.9%	88	97,208	42,414	43.6%	61	23.1%	22.7%	1.018
	2010	152,148	0	0.0%	88	91,001	45,204	49.7%	57	21.3%	24.2%	0.881
	2011	153,134	0	0.0%	85	85,168	47,789	56.1%	53	19.8%	25.7%	0.773
Projected Future Experience (75 Years)	2012	150,015	66,096	44.1%	83	79,293	50,213	63.3%	49	21.3%	27.2%	0.785
	2013	145,460	0	0.0%	82	73,018	52,320	71.7%	46	20.2%	28.6%	0.704
	2014	139,229	0	0.0%	80	68,096	54,513	80.1%	42	19.2%	30.1%	0.638
	2015	136,657	65	0.0%	79	62,908	56,707	90.1%	39	18.4%	31.6%	0.583
	2016	135,491	14,789	10.9%	76	57,921	59,117	102.1%	36	18.2%	33.1%	0.548
	2017	130,216	30,219	23.2%	73	53,198	61,538	115.7%	33	18.3%	34.6%	0.529
	2018	123,593	112,356	90.9%	71	48,737	63,796	130.9%	31	20.5%	36.1%	0.566
	2019	118,320	156,870	132.6%	66	44,469	66,031	148.5%	28	23.4%	37.6%	0.621
	2020	117,580	165,518	140.8%	60	40,342	68,230	169.1%	26	26.2%	39.2%	0.669
	2021	121,499	174,958	144.0%	56	36,487	70,515	193.3%	23	28.9%	40.7%	0.712
	2022	111,963	185,918	166.1%	52	32,891	72,559	220.6%	21	31.7%	42.2%	0.751
	2023	103,059	196,807	191.0%	48	29,544	74,495	252.1%	19	34.4%	43.7%	0.788
	2024	94,721	207,228	218.8%	44	26,439	76,142	288.0%	17	37.1%	45.1%	0.823
	2025	86,902	217,659	250.5%	40	23,567	77,315	328.1%	16	39.9%	46.6%	0.856
	2026	79,560	227,806	286.3%	37	20,920	77,971	372.7%	14	42.6%	47.9%	0.888
	2027	72,653	237,222	326.5%	34	18,490	78,229	423.1%	12	45.3%	49.3%	0.918
	2028	66,151	245,019	370.4%	31	16,270	77,982	479.3%	11	47.9%	50.6%	0.947
	2029	60,036	250,627	417.5%	28	14,250	76,998	540.3%	10	50.5%	51.8%	0.975
	2030	54,300	254,365	468.4%	25	12,422	75,498	607.8%	9	53.0%	52.9%	1.001
	2031	48,937	256,525	524.2%	23	10,774	73,194	679.4%	8	55.4%	54.0%	1.026
	2032	43,938	256,243	583.2%	21	9,297	70,480	758.1%	7	57.7%	55.0%	1.050
	2033	39,296	254,042	646.5%	18	7,980	67,239	842.6%	6	59.9%	55.9%	1.072
	2034	34,998	249,734	713.6%	16	6,812	63,625	934.0%	5	61.9%	56.7%	1.093
	2035	31,039	243,101	783.2%	15	5,782	59,594	1,030.7%	4	63.8%	57.4%	1.112
	2036	27,405	235,086	857.8%	13	4,880	55,432	1,135.8%	4	65.6%	58.1%	1.130
	2037	24,086	226,571	940.7%	11	4,096	51,270	1,251.8%	3	67.2%	58.6%	1.146
	2038	21,066	217,414	1,032.1%	10	3,418	47,272	1,383.1%	3	68.7%	59.1%	1.161
	2039	18,330	207,639	1,132.8%	9	2,836	43,567	1,536.0%	2	70.0%	59.6%	1.175
	2040	15,864	197,447	1,244.6%	8	2,341	40,039	1,710.0%	2	71.3%	60.0%	1.188
	2041	13,650	186,345	1,365.2%	7	1,923	36,742	1,910.5%	2	72.4%	60.3%	1.200
	2042	11,672	175,365	1,502.4%	6	1,572	33,485	2,129.8%	1	73.4%	60.6%	1.210
	2043	9,917	163,949	1,653.3%	5	1,280	30,243	2,363.2%	1	74.3%	60.9%	1.220
	2044	8,368	151,787	1,813.9%	4	1,038	27,053	2,607.4%	1	75.1%	61.1%	1.228
	2045	7,011	138,418	1,974.4%	3	838	24,047	2,869.3%	1	75.7%	61.3%	1.236
	2046	5,829	124,020	2,127.5%	3	674	21,148	3,135.4%	1	76.3%	61.4%	1.242
	2047	4,809	110,124	2,289.8%	2	541	18,281	3,379.3%	1	76.8%	61.6%	1.248
	2048	3,936	96,189	2,444.1%	2	432	15,589	3,605.1%	0	77.2%	61.7%	1.252
	2049	3,193	82,959	2,597.8%	2	344	13,081	3,797.2%	0	77.6%	61.8%	1.256
	2050	2,568	69,820	2,718.7%	1	273	10,789	3,944.9%	0	77.9%	61.8%	1.259
	2051	2,046	57,258	2,799.1%	1	216	8,788	4,061.9%	0	78.1%	61.9%	1.262
	2052	1,613	46,231	2,866.0%	1	171	7,163	4,195.9%	0	78.2%	61.9%	1.264
	2053	1,259	36,432	2,893.6%	1	134	5,856	4,358.7%	0	78.4%	61.9%	1.265
	2054	973	28,402	2,919.3%	1	106	4,776	4,523.5%	0	78.5%	62.0%	1.266
	2055	744	21,796	2,928.7%	0	83	3,896	4,695.1%	0	78.5%	62.0%	1.267
	2056	563	16,404	2,911.1%	0	65	3,198	4,896.6%	0	78.6%	62.0%	1.267
	2057	422	12,080	2,861.8%	0	52	2,637	5,113.8%	0	78.6%	62.0%	1.267
	2058	313	8,608	2,751.1%	0	41	2,184	5,340.1%	0	78.6%	62.0%	1.268
	2059	230	5,986	2,606.3%	0	33	1,834	5,619.3%	0	78.6%	62.0%	1.268
	2060	167	4,129	2,470.3%	0	26	1,558	5,951.2%	0	78.6%	62.0%	1.268
	2061	121	2,795	2,316.2%	0	21	1,332	6,310.0%	0	78.7%	62.0%	1.268
	2062	87	1,844	2,130.3%	0	17	1,141	6,677.5%	0	78.7%	62.0%	1.268
	2063	62	1,198	1,939.2%	0	14	976	7,045.1%	0	78.7%	62.0%	1.268
	2064	44	869	1,976.2%	0	11	840	7,487.0%	0	78.7%	62.1%	1.268
	2065	31	662	2,122.0%	0	9	720	7,957.6%	0	78.7%	62.1%	1.268
	2066	22	492	2,224.2%	0	7	600	8,280.9%	0	78.7%	62.1%	1.268
	2067	16	356	2,284.6%	0	6	488	8,478.8%	0	78.7%	62.1%	1.268
	2068	11	251	2,299.3%	0	5	387	8,563.9%	0	78.7%	62.1%	1.268
	2069	8	175	2,291.2%	0	3	295	8,451.9%	0	78.7%	62.1%	1.268
	2070	5	119	2,259.8%	0	3	218	8,196.3%	0	78.7%	62.1%	1.268
	2071	4	79	2,199.6%	0	2	159	8,019.4%	0	78.7%	62.1%	1.268
	2072	2	51	2,108.9%	0	1	115	7,915.4%	0	78.7%	62.1%	1.268
	2073	2	32	1,996.7%	0	1	82	7,878.7%	0	78.7%	62.1%	1.268
	2074	1	19	1,850.3%	0	1	57	7,925.3%	0	78.7%	62.1%	1.268
	2075	1	11	1,654.2%	0	0	39	8,040.6%	0	78.7%	62.1%	1.268
	2076	0	6	1,397.7%	0	0	26	8,156.9%	0	78.7%	62.1%	1.268
	2077	0	3	1,126.2%	0	0	16	8,272.3%	0	78.7%	62.1%	1.268
	2078	0	1	780.9%	0	0	10	8,386.3%	0	78.7%	62.1%	1.268
	2079 - 2083	0	1	356.9%	0	0	11	8,581.6%	0	78.7%	60.1%	1.309
	2084 - 2088	0	0	0.0%	0	0	0	9,002.1%	0	78.7%	60.1%	1.309
	2089 - 2093	0	0	0.0%	0	0	0	0.0%	0	78.7%	60.1%	1.309

Without Interest Accum./Disc.			
History	2,634,784	617,117	23.4%
Future	1,471,401	6,409,062	435.6%
Lifetime	4,106,186	7,026,780	171.1%

Without Interest Accum./Disc.		
1,798,973	774,496	43.1%
384,253	1,743,536	453.7%
2,183,226	2,518,032	115.3%

With Interest Accum./Disc. To 12/31/2018			
History	4,311,701	882,004	20.5%
Future	1,019,845	3,312,178	324.8%
Lifetime	5,331,546	4,194,182	78.7%

**Attachment 4**  
**New York Life Insurance Company**  
**Demonstration that the Requested Rate Increase Passes the 58%/85% Loss Ratio Minimum**  
**Nationwide Experience with Prior Approved Increases using Pricing Lapse and Interest**  
**Generation 4.0 Policy Forms**

1	Accumulated value of initial earned premium	1,729,107,428 x 58%	= 1,002,882,308
2a	Accumulated value of earned premium	1,745,253,779	
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	16,146,352 x 85%	= 13,724,399
3	Present value of future projected initial earned premium	348,873,723 x 58%	= 202,346,759
4a	Present value of future projected premium	449,238,217	
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	100,364,495 x 85%	= 85,309,820
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>		<b>1,304,263,287</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves		875,121,333
6b	Present value of future projected incurred claims without the inclusion of active life reserves		1,263,815,086
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b</b>		<b>2,138,936,419</b>
8	Test: 7 is not less than 5		Pass
<p><i>All values are accumulated or discounted at the original pricing interest rate assumption of 5.0%.</i></p> <p><i>The historical and projected incurred claims (items 6a and 6b) were increased by 5% to reflect assumptions with moderately adverse experience.</i></p>			